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Tom Reed Among His Neighbors

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THE LESS KNOWN BUT BETTER LOVED REED OF PRIVATE LIFE. HIS DEVOTION TO HIS CLUB AND HIS OLD CRONIES. HIS LOVE OF A LAUGH AND A JOKE

By HOLMAN F. DAY

OF SO dominant a spirit, his close friends can hardly yet say "was" when they speak of Reed.

Only the present tense can be vivid enough for his portrayal here.

Now, then, here comes Tom Reed!

The scene is Portland, Maine, corner of Deering and High Streets, nine o' the morning of a Congressional vacation. Reed is back at his home. Around the corner he sweeps, bound downtown from his residence. A looming sort of a man! His gait is a combination of pudgy roll and lurching stride, terminating in a jolting shrug of the body every time his heel meets the sidewalk. His shoulders swing. His head—that round knob of a head—is slightly bent forward and oscillates a little. His eyes, black and round as beads, stare straight ahead. This one and that of the chance passers touch hat or bow respectfully. But Reed gives no sign that he has noticed. He is thinking of something this morning and his thoughts are too valuable to be broken in upon by casual greetings of constituents, loyal though such adherents be. He scorns fence-building. Once or twice he grunts in answer to some especially sweeping obeisance or when the saluter is a political lieutenant. But most of the throng he doesn't see—that is to say, he sees, perhaps, but does not greet. 'Twould be a bold citizen indeed who would step in front of this fleshly tower and grope for a handshake.

"When the Falmouth town pump was retired at a good old age I was nominated to succeed it, but I have never qualified," Reed said once when pressed to allow a handshaking levee.

And now the first citizen of Portland steers his abdomen around the corner into the more populous thoroughfare of Congress Street. Every eye is lifted to the serene visage towering above. The visage betrays no sign that the constant scrutiny of the throng is even noted. Nearly every pedestrian turns to cast a look at the broad back swaying down the street. The first citizen doesn't claim more than his share of the sidewalk, but people appear to instinctively duck away from his path, and so he goes straight on through the busy stream of travel, silent, impassive, ponderous, a human frigate among shallops.

As a matter of fact, such was Tom Reed as a great majority of his Portland neighbors knew him. Every one in the city spoke of him as "Tom," but only a choice few spoke out that "Tom" to him. He was never the man to encourage general or promiscuous familiarity. He knew many hundreds of Portland's thousands, but the Yankee habit of "How-dy-ing" every one along the street entailed too much bother to suit the Reed régime. If any one wanted to "How-dy" him full privileges were extended, but Mr. Reed didn't "How-dy" back, and his serene demeanor as he passed showed that the greeting was no more than a fly buzz in his ear.

Such was Tom Reed to the mob in Portland.

But Tom Reed to his friends—the staunch little coterie that he affected? Well!

Behold away down the street that gray-haired business man bobbing along! You need only half an eye to see that he isn't a statesman and would scarcely be picked out as a running mate for statesmen. You could safely wager that a tariff discussion would bore him. And that mouth with the corners turned up so cheerily wouldn't discourse about parliamentary law even at the gun muzzle.

He is still chuckling over a new story that another old boy has just been telling. He spies Reed—the looming, solemn-visaged, meditative, self-absorbed Reed trudging down upon him.

"Hello, there's Tom! Hey, Tom! Tom will like this. Hi, there, Tom!"

Those nearest in the passing mob gaze around in astonishment at the call. There in a doorway where he has darted for refuge is posted the little man. His face is all alight with cheeriness and chuckles. His finger is crooked and vibrating in invitation. And who is he calling to his covert? Why, "Czar" Reed, Speaker of the National House of Representatives. And Reed? He sees at last on his way downtown a crony—one of the Old Guard of the Cumberland Club of Portland. His saturnine countenance begins to pucker at the eyes. The upper lip protrudes like a scoop. A smile takes rise in the corrugations under his chin and dodges wrinkles and crisscrosses up to the brow in radiating streams, then comes cascading down over the face in an effulgence of good humor. And out of the midst of the smile comes that drawling voice like the soft note of a cornet—or the lower tone of a clarinet—"Why, har-r-r-lo, Ben—har-r-r-wye, ye?"

And into the doorway goes the big man, and the little man nudgingly tells his story and the ripples of the Reed chuckles chase each other to the beach of appreciation, avant couriers of the great wave of mirth that comes roaring at the story's nub.

Then, minding not the stares and smiles of the passers, Reed tells a story himself, pudging a stubby finger into the little man's waistcoat and shouting an occasional peal of laughter out from under that humorously protruding upper lip.

And now, perhaps, you may be able to grasp the two sorts of estimation in which Reed was held at his old home in Portland. To most of the populace he seemed a cold, supercilious, pachydermatous sort of a man, with a grunt instead of a greeting, and more often masking himself behind entire obliviousness of any one's presence.

It was a Maine newspaper man who, after every persevering attempt to interview Reed for years had met rebuff, was asked by a stranger, "What do you consider Mr. Reed's chief personal characteristic?"

"Bristles!" snorted the newspaper man.

But at home in the Cumberland Club, in the quaint tiled room at the rear of the building, with a cigar cocked comfortably between his inimitably humorous lips, a very small sup of rare old brandy or some mild compound of gin and seltzer at his elbow, Reed was more thoroughly himself, jovial and generous, than anywhere else in the world. It is a fact that next to his own home he loved his corner in the Cumberland Club best.

"By Godfrey, boys!" he used to say, "this is where the old turtle can shed his shell."

Mr. Reed was naturally suspicious of the general run of mankind. His abiding fear was that he would be misquoted and misrepresented. He realized the vitality of "first stories." He was never ashamed of his blunt opinions nor afraid to declare them, but that they should appear in public garbled by some inefficient reporter or warped by the misquotation of an eavesdropper wrung his soul. When in company in Washington or other places he was pretty likely to keep mum on any topic that was important.

If any one led up to a question of this sort his little black eyes would twinkle or snap, and he would either dismiss the thing by a bland stare or else fire a shaft of wit that washed all away in a flood of laughter. The writer was sent by a Maine paper to interview Mr. Reed. It was the first time I had ever spoken to him. I stated my errand. He looked at me a long time and a quizzical smile commenced to play over his face. "Now, frankly," he drawled in the most cheerful way, "frankly"—visions of an interview at least a column long rose at this apparently auspicious opening; "frankly," he repeated, "I will *not* tell the Blanktown Journal what I think of this matter because the Blanktown Journal might—now I don't say that it would, but I say it *might*—go off and tell some one else, and that wouldn't be nice, you know." And he beamed as though he had disclosed the innermost secrets of his soul.

The habitués of the Cumberland Club, one hundred matter-of-fact business and professional old neighbors, did not pry into Reed's motives, plans or reasons. They met him simply as "Tom," called him Tom and treated him as merely another like themselves. And Reed came back at them in kind. He dropped all his habitual reserve and suspicion of betrayal when he handed his overcoat to the Cumberland Club's cloak-room boy. He discussed any matter that was brought up and did so with entire candor. His old chums of the club did not sit about him like devotees around an oracle—far from it! The great sport of the club was to "bait Tom." He was in for unmerciful chaffing whenever he entered into argument. Reed was always at his best when assailed by numbers and fighting single-handed, and the fun-loving members of the Cumberland Club knew it.

So he would sit squeezed between his chair arms in his corner of the tiled room, his broad hands spread upon his knees, taking all the chaff from the chattering circle and nipping back with the Reed vigor that made him feared by every antagonist. He spared no one when he saw the opportunity to score. If any one entered the skirmish that one needed to be willing to take Reed's returns and smile.

The Cumberland Club members will always place first in their memories of their old friend and neighbor the picture of him there in the sanctity of the friendly circle, where Reed could be himself after all his Washington repression and weary battles. Happiness and ease and deep content radiated from his broad smile and rippled in his laugh. He would lead along some argumentative friend step by step and those sitting about "could see it coming" with delighted anticipation. Then when the unsuspecting one was at last in full range, bang! went both of the Reed barrels and down would go the adversary with the Reed roar leading all the rest of the laughter.

Unless one has seen Mr. Reed and knows the piquant flavor of his drawl and the mellow quality of his tone, the unutterably droll cast of his countenance when he was mirthful and the quickness with which he replied, all stories of his repartee are necessarily lacking in spirit. Then, too, there were the occasions and the persons involved—one must be able to appreciate what they stood for.

One of Mr. Reed's earliest political supporters at last turned against him and became a demagogue of a violent type, full of cuffs, crotchets, new doctrines and diatribes. Reed was standing before his old law office on Exchange Street one day with a few friends. Down the street came stumping the

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gray-haired reformer, his hands behind his back and his head bowed in theatrical style. Every now and then he would throw up his chin in reflective fashion.

"Look there, fellows," drawled Reed. "There comes old Smith, and he thinks he is thinking."

Smith joined the group with some uneasiness apparent in his manner, for he had just written an article excoriating Reed as "a hog" because he had resigned from Congress and had not taken the trouble in his letter to thank his faithful constituents for their loyal support all through his career. No Portland paper would publish that article, by the way, and Smith had it printed on sheets and circulated it at his own expense. It fell very flat. If Tom Reed had written any gushing sort of a valedictory his constituents would have thought that their reticent god was losing his mind.

"Har-r-r-de-do-o-o, Smith!" cried Reed cheerfully, and he grasped the rather coy hand of the new arrival. "I have known Smith, here, for two thousand years, fellows," he continued, "and, by Godfrey! he's a fine piece of old pottery. But I have never dared to handle him very roughly on account of the crack in his cover."

One day Hon. William Widgery Thomas, of Portland, now minister to Sweden, had a spicy taste of Reed's jocose familiarity with old neighbors. Mr. Thomas rushed up to Reed on the street and cried, "Say, Tom, what do you think of that bear story I wrote for the last Atlantic Monthly?"

"I think it is a da-a-amned *lie!*" bellowed Reed, to the immense astonishment of a dozen citizens who were passing at the time.

Of the most pompous and self-conceited lawyer in Portland Reed said one day, jabbing his finger at the figure approaching up the sidewalk, "Have you ever noticed how narrow 'Squire So-and-so makes the street look?"

The Simplicity of His Personal Habits

Reed's old friends speak admiringly of the absolute simplicity of his tastes. He and his wife entertained only to the extent of welcoming a few friends for an evening. He hated the ordinary Portland banquet, frankly said so, and could only occasionally be coaxed to attend one. But he really liked to go with the members of the Cumberland Bar on their annual outing and dinner. Many of the lawyers used to sit with him before the big open fire in Manasseh Smith's law office in Portland in the old times and talk tariff. The old lawyers say that in those days Reed found the tariff such a puzzling problem that he couldn't get it through his head. By the way, though Reed made a good city solicitor and bright State attorney-general, he wasn't a good jury lawyer. He almost always talked to the ordinary jury with a sort of sarcastic contempt.

Mr. Reed loved outdoor rambles in the woods and enjoyed boating, but he never had any use for a horse.

His cottage at Pine Point, a few miles from Portland, was his haven of refuge when even the chums of the Cumberland Club failed to strike the right chord in his peculiar nature. Reed was a man who could have a magnificent time all by himself, and very often he indulged himself in this diversion. He didn't consider that he was really settled into the atmosphere of Pine Point until he had dug out and put on a certain old straw hat and a torn, checkered coat. Then, as he said, he felt "as though his radiant personality sort of jibed with Pine Point Nature in her joyous moods."

He used to like to go out and rummage the gullies and slopes of the near-by woods after mushrooms. Alone or with a cottage neighbor he would roam for miles inshore, resting under trees and sprawled on his back like a great boy. Sometimes he was all for talk. At other times he would not speak to his companion for hours. He would come out of a reverie with a peculiar little gasp and grunt as though he had said to his mind, "Now that is settled and we'll go on with something else."

The only canoe he was ever in was owned by Mr. Ira Crocker, his neighbor at Pine Point. The craft was comfortably broad of beam, and after Mr. Reed had inspected it with much doubt and suspicion he finally allowed himself to be assisted in and a start was made. At one point the stream that they sailed made a sharp turn and there was quick water. Mr. Reed sat in the bottom of the canoe, his hands nervously grasping the sides and his broad face wrinkled with a look of great apprehension.

"Hold tight, Tom! Don't rock the boat in this swift water," said Crocker.

"Ira," hissed the statesman without turning his head, so fearful was he of destroying equilibrium, "you have insulted me. You are insinuating that I am a da-a-amned fo-o-ol!"

Another amusement that Mr. Reed relished was cunner fishing. He stipulated always that some one else should row the boat and that he should be allowed to occupy the stern seat, so that "he might compose his lissome shape in more striking lines of symmetry and comfort."

On one occasion he and Mr. Crocker and the latter's son Harry were fishing from an anchored boat. The others were hauling in good ones, but Mr. Reed in the stern was catching only an occasional cunner about as long as his stubby finger. At last he drawled, "Harry, I wish you'd let out that anchor rope and drop me down somewhere out of the neighborhood of this nursery I am in just now."

When Reed First Rode a Wheel

It was Harry Crocker's bicycle, though, that brought the Czar down from his proud estate. One day the young man left his wheel beside the cottage. It was during the days of the bicycle craze, and Mr. Reed confided to Mr. Crocker as they sat there that he wanted to buy a bicycle, and would do so had he any idea that he ever could learn to ride.

"Why don't you try Harry's there?" advised his neighbor.

"It wouldn't hold up this superior example of the human form divine," objected the Speaker.

"Harry weighs one hundred and eighty-five and the wheel is strong. Get on!" persisted Crocker.

Mr. Reed took a careful look around the landscape to see if any observers were in sight. The field was clear—and so was the coast—not a boat in view along the beach. The hard sand sloped to the sea and at the top of the gentle declivity Mr. Reed mounted palpitatingly. Mr. Crocker held up the bicycle. When Reed had groped his feet to the pedals the neighbor pushed him along gently. Down the slope the bicycle sped easily. Crocker held on.

"Are you hanging on to that seat, Ira?" Reed asked solicitously.

"Sure!"

"Oh, this bicycling!" chortled the Speaker. "Why, it's easier than counting quorums. I have always admired myself, Ira, but now I bow before my talent. I can—say, Ira, you still have a good grip of that seat, haven't you?"

"You are all right!" But Mr. Crocker had let his hold go in order to give the rider a run for his money. Reed detected that the voice was a bit too far behind.

"By Godfrey mighty, you're lying, Crocker!" he yelled, and at the same time snapped his head around to see. At that instant he cramped the handle-bar and down he went, a mighty foot through each wheel, and shouting maledictions on the recreant Ira. The wreck? Well, the repairer gingerly took in hand the ancient Roman S represented by the twisted frame and wheels, and compassionately asked if the bicyclist also had been hit by the cannon-ball. He thought that some wheelman had run afoul of the practice guns at Fort Preble.

Mr. Reed played golf a few times in his life, but he didn't care much about the game. He preferred a sport like deep-sea fishing, and delighted in wearing oilskins on a trip and an old Scotch cap with the peak rakishly over one ear.

Then once on a time he took up the photography fad. He insisted on developing his own pictures, "and," relates one of his neighbors, "the results pictured things that were like nothing in the heavens above nor the earth beneath. Talk about double exposure and halation and twisted focus and double-jointed scenery and undertime and overtime—why, Tom Reed's pictures looked as though he had created and then photographed a new world. But Tom exhibited those pictures as proudly as though they were triumphs of art.

"One night my wife and I called on the Reeds. We overheard Mrs. Reed say to her daughter in the dining-room, 'Kittie, won't you hunt up some plates for the cake? Your father has photographs soaking in all the plates I can find here.'"

O' winters Mr. Reed occasionally joined little poker parties that met about his neighborhood at the smoking-rooms of his close friends. He was usually the life of the party, always losing and jesting about his ill luck. One evening a jackpot had been "fatted" several times, and Mr. Reed having nothing in his own hand worth "staying to" dropped his cards and proceeded to give very audible advice to his neighbor.

"Now, don't you daub in here, Tom," objected a player.

"You're out of it."

Reed surveyed the speaker with whimsical distress. "You're like an undertaker," said he, "who would refuse to let one of the mourners look at the remains."

Whatever Reed was to the world, to his old comrades in Portland he was simple, unaffected, jovial "Tom."

"Oh, the Republican managers knew too much to allow Reed to be nominated for the Presidency," says a Portland detractor who was not in the circle of his intimates. "When it came to appointments he would have paralyzed the nation. Bill Smith of the Cumberland Club would have been Postmaster-General, Joe Jones of the Cumberland Club would have been sent as Ambassador to England, and Tom would have lined up the rest of 'em for anything they wanted."

One of Mr. Reed's unfailing sources of innocent enjoyment was to poke fun at the late Congressman Dingley. Reed knew that his mischief plagued the serious, matter-of-fact, practical chairman of the Ways and Means Committee. When he could evoke one of those well-remembered sniffs of disgust from the fretted Dingley, Reed retired, blissful.

One day the writer of this sketch, then employed by the Lewiston Journal, Congressman Dingley's newspaper, was in conversation in Mr. Reed's Portland law offices with the Speaker's former partner, Mr. Seiders. Mr. Reed sent for me to come into his private room, stating that he wished to inquire about his colleague. Reed was squared behind his broad desk like an ocean liner moored to a jetty. After satisfying himself concerning the Congressman's summer plans the Speaker leaned back and with that familiar outshoot of his upper lip asked:

How He Worried the Conscientious Dingley

"Do you and the rest of the devoted young men of the Lewiston Journal office realize that you are working for an aw-w-wfully goo-ud ma-a-an?"

"I think we understand it."

"But probably you don't fully realize how transcendentally goo-ud a man he is. Only such a graceless sinner as I am can realize it all. *You* can't comprehend all his goo-udness, you know. Why, when his constituents from Ja-a-ay Bridge and East Pe-e-eru and those other teeming municipalities of his district come to Washington they reverently follow him about the streets and down Pennsylvania Avenue, not daring to lift their eyes above the symmetrical curves of his classic and Apollo-like calves.

"When you go back to Lewiston will you tell Mr. Dingley for me that I still think he is an aw-w-wfully goo-ud ma-a-an? He always likes to hear that I think so."

"I will deliver the message."

"Tell him that I realize I am only a brand from the burning, a roystering, worthless blade, when compared with such goo-udness as his. Tell him that I know out of my great wisdom that when he dies he will go straight into the Highest Heaven of the Seven Grades. As for me, well, I shall probably be compelled to dicker a while at the gate of the lowest and then the Commission on Immigration may finally let me in. If I do get in I shall apply myself for several æons of eternity in trying to grow to be as goo-ud as Dingley is here on earth. It will be a hard job, but if ever I attain to that sublime height I shall be perfectly content. Now you go right home and tell my friend Dingley just what I have said. It always gratifies him to know that such a lost and wayward creature as I am appreciates his goo-udness."

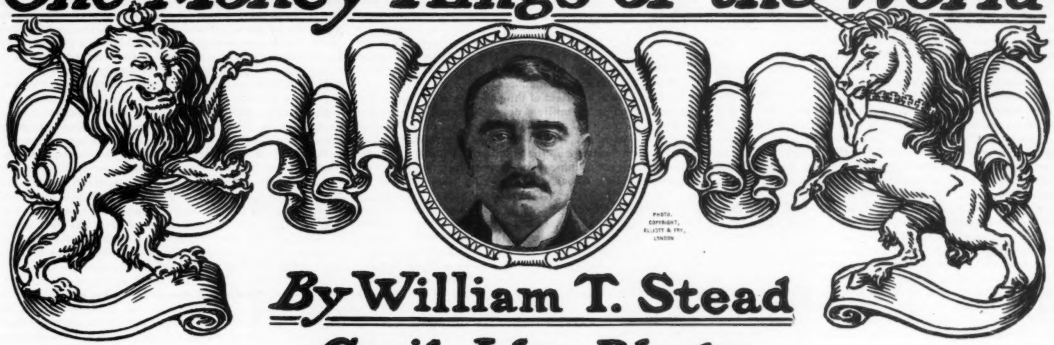
I told Mr. Dingley.

He wheeled from his little desk in the Journal office and wrinkled his nose with that familiar expression that his associates remember. Then he snorted the ejaculation "Nhn!" He fell to reading his paper. At the end of an absolute quiet of ten minutes, and after I thought that he had entirely forgotten the mischievous message, he whirled again and with fine scorn snapped:

"Reed thinks he can plague me and make me uncomfortable by saying such wretched things as that, but"—the distinguished Congressman crumpled his newspaper and threw it on the floor in a pet—"but he *can't.*"

How the unconscious humor of the situation would have tickled the mighty wag in Portland!

The Money Kings of the World



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By William T. Stead

Cecil John Rhodes

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CECIL RHODES, of Africa, was for the last twelve years of his life an intimate personal friend and political confidant of the present writer. Had he died any time between the years 1892 and 1899 I should have come into possession of the whole of his fortune with absolute and unfettered discretion to spend it as I pleased in the furtherance of our ideas. In 1899 Mr. Rhodes altered his will, but as I had been for seven years heir presumptive to his millions, he had given me his confidence more fully than to any other man. The alteration in his will made no change in our friendship, which lasted unbroken, even by the strain of the war, until his death.

To my thinking, and no one had better opportunities of studying his character, Cecil Rhodes was the first millionaire to realize the political potentialities of his millions. He was not a Money King like other Money Kings, sovereign in the realm of finance, and dipping into politics only in order to influence finance. He was a statesman, a political idealist, an Empire-builder first. He became a financier only in order the more effectively to carry out his political aspirations. To him financial speculation was merely a means to an end. No one was more indifferent to dividends, excepting so far as they could be used to carry out his far-reaching designs. He used his millions as sovereigns use soldiers, raising them to achieve a political end, and spending them without ruth or regret to secure the defeat of his opponents.

It is this which differentiates Cecil Rhodes from all his fellows. Not only was he a millionaire with an imagination; his imagination was fired by distinctively political ideals. He made money in order to become politically powerful, and he used his political power to realize the loftiest aspirations of race patriotism. He is the first, and so far the supreme, type of the millionaire consciously sovereign by virtue of his millions in the world of politics.

Mr. Rhodes' New Use for Wealth

It must be admitted that although Mr. Rhodes achieved great things in his comparatively short life, the sum total of his achievement is not such as to encourage the development of political ambition among imaginative millionaires. A single false step taken under the promptings of an overweening confidence in his star brought down upon the Empire a disaster far exceeding in magnitude all the services which he had rendered it. It is true that for the ultimate working out of the retribution which followed the Jameson raid Mr. Rhodes was not personally responsible. But it is not less true that, had he never made the raid, or having made it, had honestly striven to win back the confidence of the Dutch, there would have been no war. Mr. Rhodes added Rhodesia to the Empire, and painted the African map British red up to the Zambesi and beyond. But against these entries to his credit there is a terrible set-off in the three years' war, by which, at a cost of 30,000 lives and £300,000,000, the heart of South Africa has been devastated and a lasting blood feud created between the two white races of that continent, on whose good relations the very existence of British South Africa depends. *Humanum est errare*, but when Money Kings and emperors make a slip the consequences are appalling.

It is perhaps not without cause that the world has been afforded so terrible an object-lesson as to the consequences of allowing the millionaire to control the political situation. It is useful not merely for those who are to be controlled, but specially useful to the millionaire himself. For there is every reason to believe that Mr. Rhodes was justified in his confident expectation that an increasing number of wealthy men, especially the younger generation who inherit the millions their fathers made, will use their riches for political ends. If so, it is well that, together with the inspiration of his ideals, they should have ever before them the warning of the catastrophe which the impatient and unscrupulous pursuit of those ideals brought down upon South Africa.

Editor's Note—This is the third of Mr. Stead's papers on the great modern financiers. The next will appear in an early number.

The Secret Society of Millionaires

Mr. Rhodes believed that there were many millionaires in the world who would rally round the society which he proposed to found for promoting the reunion of the English-speaking world, and who would eagerly welcome his scheme for devoting their millions to the realization of his vast political ideals. He counted upon being able to command "the accumulated wealth of those whose aspiration is a desire to do something, and a hideous annoyance created by the difficult question daily placed before their minds as to which of their incompetent relations they should leave their wealth to." He maintained that his project would furnish them with "the solution, greatly relieving their minds and turning their ill-gotten or inherited gains to some advantage." So confident was he as to the attractiveness of his ideal that at our very first meeting he said he anticipated the society would before many years were over be able to command a capital of four hundred million dollars. With this he said we ought to be able to do something. As a nucleus for the formation of this fund he had appropriated the whole of his own fortune, which he estimated would amount to thirty million dollars.

He died before he could put his anticipations to the test of experience. But so far as his own fortune was concerned, he devoted it as he promised to the promotion of the great political objects which had fired his imagination when a youth, and to which he was faithful unto death.

It is not generally known that the first idea of this great secret society of millionaires, which was made public to the world after Mr. Rhodes' death, originally reached him from an American source. Those who have read Marion Crawford's An American Politician will remember the important part which is played in it by an American secret society, which was in possession of unlimited funds, and to which many of the most influential leaders of American parties were affiliated. This idea of Marion Crawford's set Rhodes thinking, and from that original germ he appears to have developed his great idea of using the associated wealth for the purpose of directing the politics of the world. He had many lessons in his early manhood of the vast political consequences which sometimes depend upon a comparatively small sum of money. One of Lord Rosmond's stories, which Mr. Rhodes was never weary of telling, described how England lost the Transvaal in 1880 solely because of the economical scruples of a Treasury clerk. Shepstone, who was British resident in the Transvaal, knew the Boers and understood them, and was ready to carry on with them; but Shepstone was a man of liberal ideas, especially in matters of expenditure, and he intimated to the Colonial Office that he should have to give up his post unless his salary was raised by, I think, £150 a year. It was contrary to all rule and precedent that such an increase should be granted to a Colonial official with no longer period of service behind him than Shepstone had to show. The advance was refused. Shepstone resigned, and Sir Owen Lanyon was sent out in his place. Now Sir Owen Lanyon was a bluff soldier with a lordly contempt for Boers, and a high-handed, barrack-room method of dealing with them which in a very short time precipitated the revolt which led to the practical severance of the Transvaal from the British Empire. Of the cost of restoring the Transvaal to the British Empire we need not speak. As Mr. Rhodes used to say, England lost the richest gold-field in the world through the parsimony of a Treasury clerk. One hundred and fifty pounds a year extra would have saved the situation, but that £150 was not forthcoming.

Take another instance. The western border of the Transvaal, although roughly defined on maps, was not guarded by any force of mounted police. In vain the Colonial authorities petitioned Downing Street to provide the sum of £20,000 a year to enable them to police the frontier. The money was not forthcoming. The police were not on the spot, and as a result the adventurous Boers trekked over on to the unoccupied land, and founded Republics which were in due course to be incorporated with the Transvaal. To turn these people out and to free the great north road to the heart of Africa required the dispatch of Sir Charles Warren at the head of a military expedition which cost England no less than £750,000. A stitch in time saves nine; and if Mr. Rhodes had had his secret society in working order he would not have hesitated to have provided the funds which would have obviated the necessity for a costly expedition. Afterward when money came into his possession he used it to subsidize the British Treasury. The most striking instance of this was the action which he took in order to save Nyassaland. The Shire Highlands and the fertile region round Lake Nyassa would long ere this have been snapped up by Germany or some other Power but for the subsidy of £10,000 a year which Mr. Rhodes contributed to the Imperial Exchequer in order to induce them to take over the territory. The money was subsequently paid back, but the grant was made in the nick of time, and had it not been forthcoming one of the most fertile and prosperous districts in tropical Eastern Africa would have been lost to the British Empire.

A Plan to Underpin the Empire

Mr. Rhodes looked forward to carrying out the same method by subsidizing the Empire on a still larger scale. If in his opinion it was indispensable that a British man-of-war should be maintained at a given station, and the Admiralty pleaded that they could not afford the expense, Mr. Rhodes would have solved the difficulty by supplying the money. To use his own phrase, he would have underpinned the Empire. His great society would have been to the British Crown what the Society of Jesus was to the Pope. No parliamentary committee would have controlled its expenditure. It would have been all secret-service money, and could have been used whenever it was needed for the long and tedious formalities by which the best designs are often strangled by official red-tape.

But it is obvious what a wide field is thus opened up. At this moment every one of the departments which has to deal with the foreign and Colonial policy of the Empire is bewailing its inability to do necessary things because neither the Treasury nor the House of Commons will vote the necessary money. Take, for instance, the case of the War Office and its maps. War may break out at any moment in any part of the almost illimitable frontier of the British Empire. Whenever war does break out, it is always discovered that the Intelligence Department of the War Office has no adequate military maps available for the use of its commanders. Even to this day the War Office has no decent map of Cape Colony. To provide it with adequate maps of the different frontiers of the Empire would require a subsidy of £80,000 a year for at least

six years. Mr. Rhodes would have done his utmost to rouse the British Government to the need of providing those maps at the expense of the general public; but if the Government were obdurate, the society would have come to the rescue. The work which Mr. Rhodes performed in opening up new territory, in building railways, and in developing colonization, all illustrates the way in which his society would have worked for the attainment of his ideals.

But to all this no exception will be taken, and there is probably no Government in the world that would not be only too glad to have behind it a body of wealthy enthusiasts who would spend their money for attaining ends which the central power recognizes as desirable, but which it cannot find money to pay for. There is another side, however, to Mr. Rhodes' idea of using money in the service of the Empire. In Marion Crawford's novel the triumvirate who dispose of the immense funds of the secret society make no scruple about bribing politicians when it is necessary to engineer bills through local or federal legislatures. There is no proof that Mr. Rhodes ever bought any vote by cash down.

The difference between the American and the British method of employing money in politics is that between those who buy raw materials and those who prefer to buy them when they are worked up as manufactured articles. The English use money in politics in order to defray the cost of registration and electioneering, relying upon the gratitude of those whom they have assisted not to go wrong when the seat in Parliament is taken. Whereas the American in Marion Crawford's story for so much boodle buys up the requisite number of votes, Mr. Rhodes confined himself to contributing to the electoral registration fund of the political party to which he was allied—a form of expenditure which, being open and aboveboard, was recognized as being perfectly legitimate.

Mr. Rhodes, however, was a man who had few scruples, and being supremely convinced of the righteousness of his end was often serenely indifferent to the particular method by which he attained it. His cynical method of talking often led to his being debited with many sins of which he was quite innocent. On the only two occasions on which he used his money to influence political decisions in Imperial politics, his action, although much debated, was in no sense of the nature of a bribe. The first case was his famous donation of £10,000 to Mr. Parnell. Mr. Rhodes, like all colonists, believed in Home Rule, but he recoiled with horror from Mr. Gladstone's conception of Home Rule, which would have converted Ireland into a taxed Republic, compelled to bear the financial burdens of empire without any voice whatever in the control of Imperial policy. When he was asked if he would support the campaign fund of the Irish Nationalists, he replied that he could only do so if he had satisfactory assurances from Mr. Parnell to the effect that after Home Rule Ireland was to have adequate representation in the Imperial Parliament. Mr. Parnell gave the requisite assurances and received £10,000, to the scandal of many of Mr. Rhodes' Imperialist friends who considered Home Rule as a deadly heresy.

His Influence on World Politics

Some years later he made another donation, this time of £5000, to an electioneering fund, in circumstances which, being misunderstood, led to a good deal of scandal. The transaction was perfectly innocent. The electoral organizer of the Liberal party, Mr. Schnadhorst, was a personal friend of Mr. Rhodes, and one day on a visit to his friend in South Africa he asked him how it was that, while he called himself a Liberal, he never subscribed to the campaign fund of the Liberal party. Mr. Rhodes replied that he should willingly do so if he were satisfied that the Liberals on returning to office would not evacuate Egypt. His mind was full of his great Cape to Cairo Railway, and it hurt him horribly to think that, after pushing northwest across two-thirds of the continent, he might find a hostile flag at Cairo. Mr. Schnadhorst assured him that he might put his mind at rest; that there was no fear of the Liberals evacuating Egypt, and on the strength of these assurances Mr. Rhodes subscribed £5000 to the party fund, coupling with it the proviso that if the Liberal leaders should evacuate Egypt the money had to be given to some charity. Mr. Schnadhorst took the money and spent it at once. Afterward Mr. Morley and Mr. Gladstone made allusions to the Egyptian questions in a way which angered Mr. Rhodes, and led him to fear that the Liberal party was, after all, going to evacuate Egypt. He wrote angrily to Mr. Schnadhorst, declaring that if this were the case his money must be handed over to a charity. As Mr. Schnadhorst had already spent the money, and as every one knew that the Liberals would not evacuate Egypt, no charity benefited by Mr. Rhodes' gift.

It was rather curious that the outcry against Mr. Rhodes for his subscription of £5000 was raised chiefly by those who every election draw ten times that amount from the wealthy supporters of vested interests who keep full the exchequer of the Conservative Electoral Association. Mr. Rhodes, however, was never able to carry out to the full his ideas. Although he was six times a millionaire at his death, during his life he seldom had a superfluous sixpence, and his banking account was often overdrawn to the extent of half a million dollars. No man ever acted more faithfully upon the doctrine of the stewardship of money. It was his unhesitating readiness to back his opinions with his own money that made him able to raise such great sums from the public. But nearly all his money was spent in Africa. Had he devoted the money which he wasted in engineering the Jameson raid to founding a great daily newspaper in London he would have done infinitely better service to the Empire. But Africa was near and London was far off, and although Mr. Rhodes through his friends invested a good deal of money in controlling the South African press, he died without realizing his avowed intention of founding an organ in London which would have been devoted to the advocacy of his ideas.

Mr. Rhodes was a portent of things to come. Imagine Mr. Carnegie spending his millions not on libraries, but upon the realization of political ideals! Imagine Mr. Rockefeller as intent upon, let us say, the annexation of Central America as he has been in building up the Standard Oil Trust! Yet who can say that such things are impossible? Building up empires, founding colonies, and making wars have in all ages had more fascination for the rulers of men than endowing universities and founding libraries. If thousands of ordinary men have been found content and even eager to sacrifice their lives for the realization of some political ideal, is it so inconceivable that some of the heirs of our billionaires may aspire to spend their millions in the promotion of political ideals? Mr. W. R. Hearst, for instance, when he comes into the full enjoyment of the Hearst millions, with his three or four newspapers might make himself the most potent citizen in the Republic. When millionaires take to painting the political circus red, it is possible that mankind will sigh for the return of the days when, as Mr. Rhodes used to say, millionaires were mere "safekeys in breeches," too much absorbed in looking after the safety of their investments to have time or strength to make use of their wealth for the common weal.

The Finding of a Lifework

The leading facts in Mr. Rhodes' somewhat meteoric career are too familiar for me to need to do more than merely refer to them here. He was born on July 5, 1853, the fourth son of a country clergyman, and was himself destined for the Church. Educated first at Bishop Stortford Grammar School, he was sent to Oxford, where his health broke down. Threatened with consumption he was ordered to South Africa, where he regained health and took up claims at the then newly-discovered diamond-field of Kimberley. He had small capital, but from the first his ventures were successful. He went into partnership with Mr. Rudd in an ice-making machine, and leaving Mr. Rudd to sell ice at the diamond-fields he returned to Oxford to resume his studies. Every summer he spent at the University, returning each autumn to the diggings. The ice-making machine had been sold after making a handsome profit, more claims were taken up, and the diamond-diggers began to see their way to a great fortune. It was in these early days that Mr. Rhodes, meditating on life and its possibilities in his tent on the veldt, came to the conclusion that there was nothing to which he cared to devote his life so much as to promote the extension and to strengthen the union of the English-speaking race. His mind was made up. His purpose was fixed. He had found his lifework, and from that time till he died he pursued the path he had marked out for himself with undeviating devotion.

Mr. Rhodes was a curious compound of cynical materialism and exalted idealism. The former was known and seen of all men; the latter was revealed only to the chosen few whom he believed would sympathize with his dreams. To realize his ideals he saw it was necessary to make money. He used to say, "You can do nothing with ideas without cash." He applied himself to making money with a zeal and with a success which led many people to believe that his one aim was to amass a fortune. His inner thought, as he unfolded it to me in a memorable conversation, was not visible or even comprehensible to those in the midst of whom he was then living. The governing conception of his life was arrived at by a curious process of reasoning to which Aristotle, Loyola and Darwin all contributed their quota. He began by asking whether there was a God? He was an agnostic. But the universal instinct of mankind, he felt, suggested that there was at least a fifty per cent. chance that there was a God. It was an even chance, he calculated. Then he went on, If there be a God and He cares anything about what I do, the most important thing in the world is for me to find out what He wants me to do and then go and do it. I have described elsewhere (The Last Will and Testament of Cecil John Rhodes) the various stages of his reasoning. I only need here quote his conclusion:

"If there be a God and He cares anything about what I do, I think it is clear that He would like me to do what He is doing Himself. And as He is manifestly fashioning the English-speaking race as the chosen instrument by which He will bring in a state of society based upon Justice, Liberty and Peace, He must obviously wish me to do what I can to give as much scope and power to that race as possible. Hence, if there be a God, I think that what He would like me to do is to paint as much of the map of Africa British red as possible, and to do what I can elsewhere to promote the unity and extend the influence of the English-speaking race."

With this in his mind Mr. Rhodes worked on at the diamond mines until he had acquired a considerable fortune. He did not, however, wait until he was a very rich man before he made a will in which the whole of his property, whatever it might be, was left to two trustees to be used by them for the purpose of extending British rule throughout the world, for the perfecting of a system of emigration from the United Kingdom to all lands where the means of livelihood are attainable by energy inborn and enterprise, the consolidation of the Empire, the restoration of Anglo-Saxon unity destroyed by the schism of the eighteenth century, the representation of the Colonies in Parliament, and "finally the foundation of so great a Power as hereafter to render wars impossible, and to promote the best interests of humanity."

Such was his dream when he was twenty-two, and the vision never left him. Even when the premature attempt to realize it had drenched South Africa with blood, he never ceased to believe that he had discovered the way to universal peace. Such dreams have been dreamed before. The Roman Emperors almost realized them. Dante, Henri Quatre and Napoleon, both the First and the Third, had anticipated him in believing that the road to peace lay through the creation of a Power whose fiat should make war impossible. But it was the first time in the world's history that this ideal fascinated the imagination of a millionaire and compelled him to dedicate all his wealth to its realization.

Where the Money Came From

Mr. Rhodes first made his reputation as the Great Amalgamator of all the competing companies in the diamond-fields into one great monopoly. He anticipated Mr. Pierpont Morgan by several years, and the De Beers Company has for many years past exercised absolute control over the production of diamonds, and has exercised it with a single eye to the profits of its shareholders. No one can pretend that the result of the operations of Mr. Rhodes in amalgamating all the diamond companies was to reduce the cost of diamonds to the general public. On the contrary, his avowed aim was to keep prices up. He succeeded. Before the amalgamation diamonds were falling steadily in price. Since the amalgamation the price has been kept steadily up. It must be admitted, however, that diamonds are probably the only commodity in the world whose price can be kept up not only without injury to the community, but to the positive benefit of the industry itself. If diamonds were as cheap as crystals no one would buy them. We make our profit, said Mr. Rhodes, out of the vanity of the human race. He had no scruple about taxing that vanity, knowing that the more it was taxed the better it was pleased.

The De Beers Consolidated Diamond Company is one of the most prosperous business enterprises in the world. Its capital is $22,500,000; it pays an annual dividend of from twenty-five to thirty per cent. Its formation secured Mr. Rhodes' fortune. He had now the means at his disposal for carrying out his political ideals.

He entered Cape politics. He was elected to the Cape Parliament. He recognized with a sure political instinct that the future of South Africa depended upon the establishment of cordial relations between the British and the Dutch. He became the bosom friend of Mr. Ian Hofmeyr, the leader of the Africander Bond. He joined the Bond himself, and set himself sedulously to wipe out all memories of ill-feeling between the Boer and the Briton.

In those days Mr. Rhodes had scant patience with the Imperial factor as represented by the Colonial Office at Downing Street. One of his first essays in international diplomacy was the conclusion of a friendly arrangement with Doctor Leyds for the pacific settlement of a frontier dispute—a settlement which was summarily set on one side by Sir Charles Warren, who came out with the authority of Downing Street to settle the question. Mr. Rhodes set his heart upon extending the British Empire northward to the Zambesi. Availing himself of the public interest excited in the so-called Land of Ophir by the propaganda of his political opponent, the Rev. John Mackenzie, he succeeded in inducing the British Government to grant him a charter for a new East India Company in South Africa with commission to extend the frontier of the Empire to the Zambesi. Rhodes was then Prime Minister of the Cape Colony, thanks to Mr. Hofmeyr and the Dutch who gave him his majority. He raised nearly twenty million dollars from the British public for the purposes of the chartered company—millions upon which to this day not one red cent has ever been paid as interest. It was believed that the new lands north of the Transvaal were teeming with gold. The Matabele and the Mashonas were occupying territory known to the ancients as the Land of Ophir, the seat of King Solomon's mines. The constantly increasing returns from the gold mines of the Rand influenced the imagination of the public. Mr. Rhodes equipped an expedition which, with astonishing good luck, succeeded in occupying Mashonaland without bloodshed. His star mounted toward the zenith. Lobengula, the savage chief of the Matabele, taking alarm at the arrival of the white men who had evidently come to stay, challenged a conflict in which his impis were shattered, his kraal captured, while he himself lost his life—a campaign which, if it had been directed from London, would have cost the taxpayer millions and have engaged the services of a regular army, was brought to a brilliant close at no cost to the public by the valor and skill of a handful of Colonial adventurers under the command of Doctor Jameson.

XUM

The star of Mr. Rhodes culminated. Everything he touched seemed to prosper. In the Transvaal his investments in the gold-fields promised to be only one degree less profitable than his shares in De Beers. Without involving the Imperial Exchequer in any expenditure, he had added to the Empire a region of 750,000 square miles, containing the best colonizable land in Africa. The great man-slaying machine of Lobengula had been smashed, and the capital of a civilized State created on the site of his blood-stained kraal. At home he subscribed £10,000 to the Irish National funds to secure Mr. Parnell's support to the principle of Imperial Unity; he was made a Privy Councilor by the Liberal Ministry, and was lauded to the skies by the Conservatives.

And then—oh! the pity of it and the shame of it all—this glorious promise was destroyed. Overweening confidence born of uninterrupted success led him to believe in the representations of Doctor Jameson that President Kruger could be smashed as easily as King Lobengula. Mr. Rhodes had quarreled with President Kruger, but that was not the essence of the question. In the Transvaal the Rand gold mines had attracted a large non-Dutch population, which resented the conservative rule of the pastoral Boers. Mr. Rhodes feared the newcomers might upset the rule of President Kruger, and found an American Republic much more hostile to the British Empire than the old Boers had ever been. One-half of the Boers had voted against the reëlection of Paul Kruger to the presidency. Negotiations had been proceeding between these anti-Krugerite Boers and the disaffected Uitlanders of Johannesburg. To avert what he believed might be a combination fatal to the maintenance of British Empire in South Africa, Mr. Rhodes decided that it was necessary for him to take a hand in the game. If he could help the Uitlanders to overthrow Paul Kruger he would be able to count upon securing the allegiance of the new Government. It seemed to me sheer lunacy at the time, and I said so, much to Mr. Rhodes' disgust. He persevered in his resolution to force on a revolution in Johannesburg, of which he could take advantage by bringing the High Commissioner on to the scene supported by Doctor Jameson from the outside. The Colonial Office under Mr. Chamberlain was duly informed by trusted emissaries of the design, and after a little demur consented to hand over to Mr. Rhodes both the land needed for a jumping-off place and the armed men with whom Doctor Jameson made his famous raid.

The revolution hung fire at Johannesburg. Not even the stimulus of rifles consigned from the De Beers Company to the leaders of the Reform Committee, nor the subsidies of Mr. Rhodes and Mr. Beit, could nerve the Reformers to the fighting point. Mr. Chamberlain's infatuation in insisting that Doctor Jameson should make his entry under the British flag, and that the next ruler of the Transvaal should be appointed from the Colonial Office, converted what was at first intended to be a bona-fide insurrection to secure a better government for the Republic into a felonious design to annex the Republic to the Empire. The American Reformers jibed violently against the British flag, and Mr. Rhodes did his best to undo Mr. Chamberlain's mistake. But the mischief was done. The revolution hung fire. Doctor Jameson decided to force the hand of the Reformers. He crossed the frontier at the head of a force of 600 men. His action was instantly repudiated by Mr. Chamberlain. He had been pressing the conspirators to hurry up, but he did not realize that Doctor Jameson's move was largely due to his "hurry-up" messages, and he was determined to take no risks. The Boers under General Cronje had no difficulty in defeating and capturing Doctor Jameson and his men before they reached Johannesburg.

Mr. Rhodes realized that Doctor Jameson had not been able to repeat the exploits of Pizarro and Cortez in the Transvaal. "The china is broke," he told Mr. Hofmeyr. He resigned his premiership at the Cape, and hastened to London fully expecting to be sent to jail, and fully resolved that, if he were placed in the dock, he would not stand alone. Rhodesia deprived of its white armed police burst into insurrection. Mr. Rhodes was allowed to return to Buluwayo to combat the forces of disorder which threatened Charterland with destruction.

The rebellion was suppressed, but at a heavy loss of life and treasure. Matters were settling down when the crowning blunder of the whole long series of follies and crimes was perpetrated in London. In order to whitewash Mr. Chamberlain and exonerate the Colonial Office from complicity in the conspiracy against the Transvaal a solemn Parliamentary inquiry by a select committee was ordered into all the circumstances of the raid. As soon as it was evident that a searching investigation would lead to the discovery of the complicity of Mr. Chamberlain, the committee refused to listen to further evidence, hushed up the inquiry, and returned a verdict of acquittal, which excited the derision of the world.* It did worse. It convinced Paul Kruger that he could look for no justice or fair play from the British Government, or even from the British Parliament. That conviction cost the Empire three years' war, the lives of 30,000 British soldiers, and saddled the taxpayers with a little bill of close upon a thousand million dollars.

Mr. Rhodes foresaw this as little as any one. He was convinced that the Boers would never resist an imperious demand for that enfranchisement of the Uitlanders which he admitted would be equivalent to their (the Boers') political extinction. So through the various agencies at his command he and his allies organized a press and platform campaign against the South African Republic. The campaign was very skillfully conducted. Every English newspaper in South Africa but one became the subservient instrument of their design. Every English newspaper correspondent became the willing agent of the conspiracy. Able platform speakers were sent home to inflame public meetings against the Boers by a recital of the wrongs of the Uitlanders and the brutality and stupidity of the Boers. Skillful emissaries were dispatched to the other Colonies to hoodwink Canadians and Australians into believing that the wrongs of British citizens in the Transvaal called aloud for instant redress. At the same time money was used without stint to secure the return of an anti-Dutch majority in the Cape Parliament. There, however, Mr. Rhodes failed. When the elections closed it was found the Dutch were in the majority in the new House. It was this which apparently decided Lord Milner to precipitate the war. If the Dutch majority had time to realize the strength of their position they could have forbidden the war by refusing to allow Cape Colony, their territory, to be used as a base for attacking the Republics. So it came to pass that the pace was forced, and in due time Lord Milner had the satisfaction of goading the Boers into the war which he confidently calculated would result in the annexation of their territory.

Mr. Rhodes took no active share in the tragic dénouement of his one great blunder. He supported Lord Milner loyally, but openly declared that after the war he should be compelled to oppose the Loyalists who wanted to trample on the Dutch, for without the good will of the Dutch you cannot govern South Africa. He never lived to see the end of the war. It continued to rage for two months after he had been laid to rest.

After his death the publication of his will revealed for the first time to the world the true character of the man. The originality and the liberality of the last will and testament of Mr. Rhodes profoundly impressed the public mind. But it is probable he will best be remembered in history as the first millionaire who realized the political responsibilities of vast wealth, and as the pioneer Money King of the Modern World.

*Author's Note—Mr. Chamberlain's colleague in the Cabinet was indiscreet enough publicly to praise the committee because its members had acted as Englishmen always do in responsible positions, for they had refrained from pushing the inquiry to the point where it might have endangered British supremacy in Africa.

DRAWN BY J. J. GOULD

THE LOVER

By Theodore Roberts

"NEVER had inland garden seemed
So still, so drugged with dew;
Never had green trees sung so sweet
Beneath the empty blue,

"As when he came, so gay, so sad,
And won the heart of me
With those quick moods of his, like shades
Cloud-blown upon the sea.

"Such fairy islands he had seen
Between the blue and gray!
His low-voiced ballads dimmed my eyes
And lured my heart away.

"He spoke of gale and anchorage;
Of cities far and fair;
Of roses over crumbling walls
Beyond the clanging square.

"He spoke of comradeship; of men
Red-blooded and clear-eyed,
Who feared no risk of war, or chance,
Or continent, or tide.

"He spoke of brave adventures; dreams;
And of those nameless quests
Which lead men down to death, or home
With stars upon their breasts.

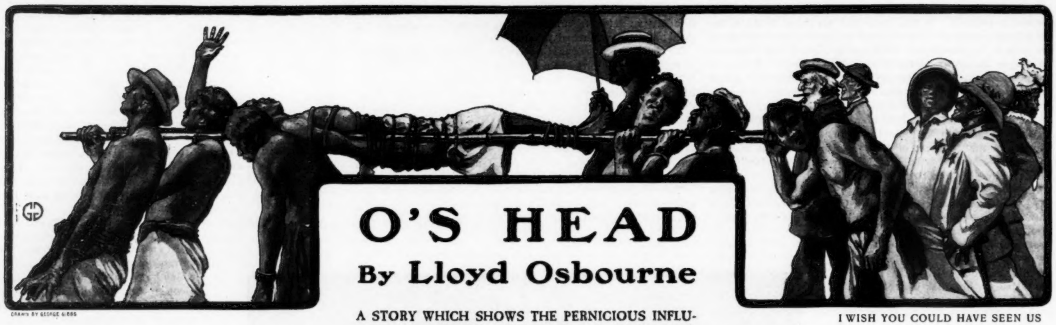
"He spoke of love! Ah, tenderly
He told his dreams of love—
Dreams the sea-winds had brought to him
When stars were white above.

* * * * * * * *

"Never has inland garden seemed
So still, so warm, so sweet,
Since he went through the little gate
And down the glaring street.

"What counted all his ringing vows—
So false, so fine, so brave?
I gave him all my heart! Dear God,
What bitterness he gave!"

Below the blue, beneath the weed,
Where strange fish dart about,
He sleeps, still dreaming of Her lips;
His brave soul clear of doubt.



DRAWN BY GEORGE GIBBS

I WISH YOU COULD HAVE SEEN US

O'S HEAD

By Lloyd Osbourne

A STORY WHICH SHOWS THE PERNICIOUS INFLUENCE A SCOUNDREL, EVEN WHEN DEAD, CAN CONTINUE TO EXERCISE ON TWO DESERVING LOVERS

SILVER TONGUE loved Rosalie, and Rosalie loved Silver Tongue, and ever since they had first met at the Taufusi Club dance their friends had seen the inevitable finish of their acquaintance. They were invited everywhere together, and the affair had progressed from the first or furtive stage to the secondary or solemn Sunday drive about the *Elcele Sa*. The third, that of carpenters adding a story to the bakery and dressmakers hard at work in Miss Potter's little establishment, was looming up close in view.

Never was a match in Apia that gave a rosier promise of success. Silver Tongue, so called by the Samoans on account of his beautiful voice (but who in ordinary life answered to the homelier appellation of Oppenstedt), had been making a very good thing out of the Southern Cross Bakery, and was regarded throughout Apia as a man of responsibility and substance. He was a tall, spare German of about forty, who, like the most of us, had followed the sea before Fate had brought him to the islands, there in years gone by to marry a Samoan maid and settle down. The little Samoan had died, leaving behind her nothing but a memory in Silver Tongue's heart, a tangled grave in the foreign cemetery, and a host of relations who lived in tumbledown quarters in the rear of the bakery. In one way and another these hungry mouths must have been a considerable drain on Silver Tongue's resources; and though they feebly responded to his bounty — one by driving a natty cart and delivering hot morning rolls, and another by pilfering firewood for the furnace — the account (if one had been made) was far from even. But to any objection to this Quixotic generosity Silver Tongue had a reply ever ready on his lips. "I lofe dem like my fader," he would say in his deep, fluty voice, and the conversation was seldom carried further. When it was — by some one ill-advised enough to do so — Silver Tongue would flare up, and recall with flashing eyes and a face crimson with indignation the ten-year debt of gratitude he owed his dead wife's *ainga*.

Indeed, if Silver Tongue had a fault it was a certain moroseness and fierceness of temper, a readiness and even an apparent pleasure in taking offense, that made him somewhat of a solitary in our midst and threw him more than ever on the companionship of his own kanakas; so that at night, when one had occasion to seek him out, he was usually to be found on the mats of his native house, smoking his pipe or playing *sweepy* with his bulky father-in-law, Papalangi Mativa. I doubt if he had another intimate in Apia besides myself, and though I must coffess we often disagreed and once or twice approached the verge of estrangement, I was too much his friend and too mindful of the old days on the Ransom to let such trifles come between us.

I was, besides, Rosalie's friend as well, for old Clyde, her father, had died in my arms at Nonootch and with his last breath had consigned her to my care. This obligation, rendered sacred by an association that extended back to the days of Steinberg and Bully Hayes, when in the Moroa and the Eugenie we had slept under the same mats and had played our part together in the stirring times of Stewart and the great Atuona Plantation — this obligation, I say, I met easily enough so long as Rosalie was a child and safe in the convent at Savalalo. But when she grew to womanhood and went to live with her relations in their shanty near the Firm, I began to experience some anxiety in regard to her. Her relations, to begin with, were not at all the kind of natives I liked. They had been too long the hangers-on of the Firm and had seen too much of a low class of whites to be the proper guardians of a very pretty half-caste of eighteen. They had an ugly name besides — but I won't be censorious — and it may have been all beach talk. But they were certainly a whining, begging lot, the girls bold and the men impudent and saucy, and I never saw Rosalie in their midst but it made me heartsick for her future. I did the little I could, and let it be pretty well understood about the beach that the man who played fast and loose with her would have to reckon with old Captain Branscombe. And then I got the missionary ladies to take her up, and as I never stinted a bit of money for her dresses and what-not (as though Clyde's daughter wasn't worthy of the best in the land) she made good headway in what little gayeties took place in the town. Of course I went about to keep an eye on her — that is, when they asked me to their parties, which wasn't always; and I remember once making very short work of one fellow, a labor captain from the Westward, who seemed bent on mischief till I took him out in the starlight and showed him the business end of my gun. To tell the truth, I never had a peaceful moment till he up anchor and cleared, for he was a good deal the kind of man I was at thirty, and he hung on in spite of me, keeping half the family in his pay while I kept the other, and he even landed the last night with muffled oars, when instead of finding Rosalie on the beach to fly with him he ran into *me*, laying for him under an umbrella!

There were many who said I was in love with the girl myself, which, as like as not, was true; for she was one of those tall, queenly women, with a wonderful grace to anything she did, and magnificent dark eyes, and a way of smiling, brilliant, arch and tender, that made even an old stager of sixty remember he still wore a heart under his jumper. Yes, I had a pretty soft spot for Rosalie, though I had sense enough to know that God had never meant her for an old sea-horse like myself. And lacking me — whom the weight of threescore years had put out of the ring (not but what I'm a pretty game old devil yet) — I could see nobody in sight I preferred half so much as Silver Tongue.

So there was the situation till the war of 'ninety-three came along to jumble us all up and knock everything to spillikins. Oppenstedt in love with Rosalie; Rosalie in love with Oppenstedt; Bahn and old Taylor working on the second story of the Southern Cross Bakery; Miss Potter doing double tides at the trousseau, and I, the friend of both, with a six-hundred-dollar piano on the way from Bremen for their wedding present. A fair wind, port in sight, and (say you) everything drawing nicely alow and aloft. So it was till that wretched fight at Vaitele when the Vaimaunga came pouring in at dusk, bearing wounded, chorusing their songs and tossing in the air above them the heads of their dead enemies. It made me feel bad to see it all, for to me these people were children and it seemed horrible they should kill one another, and it made me sicker still to watch the wounded carried into the Mission and stretched out in a row on the blood-stained boards. Though not a drinking man, I braced up at Peter's bar and then went on to pass the time of day with Oppenstedt.

I found him as usual on the mats of the native house, glumly smoking a pipe and talking politics with Papalangi Mativa. His lean, dark, handsome face was overcast, his eyes uneasy, and had I not known him for a brave man I should have thought that he was frightened. He was certainly very curt and short in greeting me and I had a dim perception that my visit was unwelcome.

"This is a black business, Silver Tongue," I said; though to be exact I called him Leoalio — which means the same thing in native.

"Flack!" he exclaimed. "It's horrible! It's disgusting. They have been cutting off beople's heads!"

"Fourteen by one count," I said. "Twenty-two by another."

"Gabtain," said he with a look of extraordinary gravity, "dere's worse nor that!"

"Worse?" I said.

"I have it straight from Papalangi Mativa himself."

"Have what?" I asked.

"Excellency," said Papalangi Mativa, "perhaps it is not high-chief-known to thee that I and mine come from a noble Savai'i stock, and that the son of my mother's sister, a stripling named O, numbered himself amongst the enemy and was to-day killed and his head taken on the field of Vaitele."

"*Aue!*" I said, which in kanaka is being sympathetic.

"Dat is not all," said Silver Tongue. "Listen, Gaptain!"

"I'm listening," I said.

"The warrior that killed O was To'oto'o, the *matai*," continued Papalangi Mativa with the air of one announcing the end of the world.

"To'oto'o!" I said in all innocence.

"To'oto'o," cried Silver Tongue; "why, Rosalie's uncle, the *faipule*, in whose house this very minute the head of my murdered relation lies!"

"'Pon my soul," I exclaimed, "this is really unfortunate."

"Unfordunate!" cried Silver Tongue; "is it with such a word you describe two hearts broken, two lives plasted, the fairest prospect with suddenly crash the curdain led down!"

"I don't know what you're talking about," I said. "It's disagreeable, I admit, but I can't see what difference it can make to you and Rosalie."

"An Oppenstedt," said Silver Tongue, "could never indermarry with the family of a murderer, and least of all with a family that had the head of my dead wife's relation cut off and carried with gapers and cries of joy down the main street of Apia and past my place of peeziness!"

"Do you mean to say it's all off with you and Rosalie?" I demanded.

Silver Tongue nodded grimly. "All off," he said.

"And you're going to break my girl's heart," I cried with what I think under the circumstances was a very justifiable indignation, "because the son of the aunt of your father-in-law has had his head cut off by poor Rosalie's adopted uncle?"

"That's right," said Silver Tongue.

"Old friend," I said, "let me go before I say something I might regret." I got up without waiting for any answer and strode into the street, too consumed with anger to utter another word. I walked along the beach, stopping here and there to discuss the news of the battle with those of my friends I happened to meet, until at last I passed Savalalo and drew near To'oto'o's house at Songi. Rosalie was standing at the gate, and when she saw me she ran up, threw her arms round my neck and kissed me. I had never known her so excited or so gay, and even in the dark I could see that her beautiful eyes were shining.

"Captain," she said, giving me a hug, "nobody will ever say a word against To'oto'o again, or try to belittle him as they used to, just because he's poor and lives on Seu's land, for to-day he fought like a lion and covered himself with glory!"

"Took a head, or something?" I said.

"A hero!" she exclaimed. "They are composing a song in his honor; all Songi is ringing with his name; and he was complimented for his valor by the President and Chief Justice! You must come in and see it at once."

"See what?" I asked.

"The head!" she cried.

I haven't the heart to write how the news was broken to Rosalie, who steadfastly refused to believe the truth until she had heard it from Silver Tongue himself. I had hoped he might relent, with a night to think it over and a letter from myself in the morning pointing out his injustice and folly. Perhaps, now I remember it, that letter was a mistake. It was a trifle warm in spots and I dare say I let a natural warmth get the better of me. Be that as it may, Oppenstedt was deaf to reason and protested with undiminished vehemence that he refused to ally himself with the family of a murderer. Indeed, so ridiculous did he get on the subject that he sent to Sydney for a tombstone (I daren't write headstone, though it was one, about the size of a silk hat) and put it behind the bakery above the spot where O's head was buried in a gin case.

When a girl has gone a certain length she seems less able than a man to withstand a disappointment in love. Silver Tongue simply clenched his teeth, withdrew from the Concordia Club and the Wednesday night bowls at Conrad's and went on baking bread and rolls much as usual. Poor Rosalie drooped like a flower in the sun, and though she had pride enough to act a part and show a becoming spirit before the

world, she had received a wound that I sometimes feared might prove mortal. I sent her to Tonga Taboo for a month and she came back no better, her eyes black-ringed and her cheeks hollow, and her smile (always to me the most beautiful smile in the world) with a curious, haunting pathos that I remember so well in the old slaving days amongst the Line women in their chains.

You must not think I tamely acquiesced in this state of affairs or allowed my old friend an undisturbed possession of the kanaka quarters behind the bakery. Late or early I gave him no peace, and plagued him, I dare say, to the very verge of distraction. But I might as well have tried to argue with his bread or soften his brick furnace for any impression I succeeded in making upon him. In his crazy obstinacy he would listen to nothing, and I would find myself, after one of these interviews, in a state of indescribable exasperation and determined never to go near him again.

One night, when I was up at Malifa calling on a dear good friend of mine, Sasa French, a charming and most accomplished young native lady, our talk happened to run for the thousandth time on this vexing matter of Rosalie and Silver Tongue. All of a sudden an idea came into Sasa's pretty head—one of those brilliant, clever, feminine ideas—that seemed to us, in that triumphant moment, to be the means of untangling all our difficulties. Though it was eight o'clock and there was the risk of gossip in my driving Sasa French alone about the Municipality at such an hour, I put her into my buggy, whipped up my horse and set a straight course for Seumanutafa, the high chief of Apia. He laughed a good deal, demurred somewhat and was finally persuaded to squeeze his Herculean dimensions into the trap and start off with us for To'oto'o's house at Songi. Here, after the usual ceremonious exchanges, the womenfolk and children melted away and left us alone with To'oto'o, whose ferretty eyes betrayed no small degree of curiosity and alarm. This man was one of the few Samoans I never liked. He was a gaunt, dangerous, crafty-looking customer of about fifty, and I never had had any use for him since he had stolen my tethering-rope one evening when I was calling on the King. Well, to get on with my story, we talked about the weather and the war and what an ass the Ta'ita'ifono was, and finally got round to the matter in hand.

Seumanutafa began mild, for he was a past master in the art of graduation, and thought to go slow at first. To'oto'o was informed that he had to make *tfonga* for the death of O and be carried on the morrow by the *taulelea* to Papalangi Mativa's house behind the bakery. This *tfonga*, as they call it, is a sort of public humiliation to expiate a fault, and nobody's very keen about doing it unless they have to—for it involves rubbing dirt in your hair and singing small and suffering a sort of social eclipse for a week or two afterward. To'oto'o's face grew several shades darker at the suggestion, and though I promised him twenty dollars out of hand for himself and two kegs of beef and three tins of biscuit by way of peace-offering to Papalangi Mativa, he hemmed and hawed and finally said no.

Then Sasa bore a hand and spoke beautifully of Rosalie and how this unfortunate business of O's head had divided her from Silver Tongue.

"If thou makest peace with his *ainga*," said Sasa, "lo, what is there left for the white man to say? His bond is that of marriage; theirs, that of blood; and if the last be satisfied what room is there for the former to complain?"

"But to be carried like a pig through the public street," said To'oto'o. "Preferable far would be death itself than that the son of chiefs should be thus degraded, and his name become a mock throughout the Tuamasanga!"

"O To'oto'o," said Seumanutafa, "we know thee for a brave man, and that thou tookst this head in open battle even as David did that of Goliath, and I swear thee thy honor shall remain undimmed for all the seeming appearance of humiliation. Besides, is it not written in the Bible that thou shouldst turn the other cheek to the smiter? Is it not said also that blessed is the peacemaker and that the meek shall inherit the earth?"

"Weighty is my grief and pain," said To'oto'o, "but what Your Highness asks of me is impossible!"

"O To'oto'o," said Seumanutafa, "this house is mine; this land is mine; the plantation *i uta* is mine also. You live under the shadow of my power and it is meet thou shouldst pay in service for the bounty you have so long enjoyed. First I spoke to thee as one brave man to another; then as a Christian to a fellow-Christian; now I command thee as thy chief and verily thou shalt obey!"

"And I will add to that twenty, making it twenty-five," I said.

"And Rosalie shall marry her Silver Tongue after all," said Sasa.

To'oto'o argued a little more for form's sake and blustered somewhat about the Chief Justice and how he would fight the matter out in the courts; but Seumanutafa's tone grew peremptory and the old fellow finally gave way all round. Then *'ava* was brought in, the arrangements made for the morrow, and we at length said *tofa* on the threshold, well pleased with our night's work.

I wish you could have seen us next day going through the town in a little procession headed by To'oto'o lashed to a pole and borne by a crowd of retainers. There was a flavor of the burial of Sir John Moore about the whole business—especially the hush and not a funeral note being heard—we marching with measured tread, the municipal police bringing up the rear, and Seumanutafa in the centre, nearly seven feet high and bearing a white umbrella above his stately head.

Silver Tongue was standing in the front of his shop having an altercation with the Chief Justice about a ham (for he did a little in groceries as well as baked) as we hove in sight and began to file down the lane to Papalangi Mativa's quarters behind the Southern Cross Bakery. I suppose Silver Tongue thought our man was hurt or something, for he came running after us with a bottle of square-face and a packet of first aid to the wounded, elbowing his way excitedly through the crowd to where we had deposited To'oto'o at the feet of Papalangi Mativa. He was the most astonished baker in the South Seas as he saw who lay there in the jumble of beef and biscuit, and for a moment was too stupefied to let out a word.

I don't mean to go into the speech-making part of the performance, for what between Seumanutafa and Papalangi Mativa, and the talking-man Sasa had lent me for the occasion, and a divinity student who happened along, and somebody who said he was Fale Upolu and spoke for the entire Group, and an aged *faipule* from the Union Islands who seemed to have some kind of a grievance about his father's head, and the Chief Justice who had to butt in with the capitation tax—we were kept there a matter of three hours or more until at last the principals officially made it up, To'oto'o was forgiven, and everything ended happily.

"Now, Silver Tongue," I said as the meeting dispersed, "we'll consider that head affair canceled, and if you'll come over to my house to-night I dare say you'll find Rosalie sitting on the front veranda!"

"And do you for a moment think," he said with a strange, writhen smile, "dat all dis talk and domfoolery will a gruel murder undo and the young man cut off in his brime restore? Weel those lips, so gold in death, stir, think you, in the box where we laid him? Will my dead wife's family be less bereaved because of two kegs of peef and three tins of biscuit, or Rosalie's family less disgraced because her uncle was triced through the streets like a big? No, Gaptain Branscombe, I'm only a poor paker, but I'd count myself a traider to my family were I to dake a murderess for my pride!"

"Rosalie isn't a murderess," I said.

"I meant niece of a murderer," he returned.

I was too speechless with indignation to utter another word. In the course of sixty years on this planet I've seen many kinds of men, and I've learned to detect in some a certain look about the eyes—a curious light and a far-away dreaminess of expression—that seems always the sign or mark of an unflinching obstinacy. I remember that selfsame look on Brand's face as we lay all flattened on the water-tanks of the *Moroa*, and he blew the main deck off the ship together with three hundred human beings; and I guess the Christian martyrs had it, too, when lions tore them to pieces and bulls kited them on their horns in the Colosseum. Anyway, it was as plain as daylight that I had lost my time and money in bothering about Oppenstedt, and that I might as well give him up as the most incorrigible, stiff-necked, self-opinionated, blunderheaded ass and lunatic this side of Muggin.

I gave him a wide berth after this and took the other side of the street when I saw him coming; while he, for his part, would have cheerfully run a mile for the chance of avoiding me. I had cares of my own, too, about this time, what with the loss of the Daisy Walker and my libel suit with Grevsmuhl, and other things to think about than that of bringing twin souls together. So the days drifted on and months came and went, and it seemed all over for good between Rosalie and Silver Tongue. Then that labor captain turned up again, him I had had trouble with before, a black-eyed, fierce, handsome little fellow, who was hotter than ever after my girl. Rosalie was just in the humor to do something awful, for she was desperately unhappy with spells of wild gayety between, and a recklessness about herself that frightened me more than I can tell. She laughed in my face when I warned her about the labor captain and told me straight out she was only a half-caste and it didn't matter what became of her. And from the way she carried on and got herself talked about from one end of the beach to the other, it began to look as though she meant what she said. Altogether I felt pretty blue about her and savage enough against Silver Tongue to have——! Well, what on earth could I do? What could anybody do? Why had God ever made such a silly ass of a baker?

One day I got a note from Sasa French that took me up to Malifa at a tearing run. Scanlon, the half-caste policeman, was there, and when I had listened to his story I threw my hat in the air and shouted like a boy, and Sasa and I waltzed up and down the veranda to the petrifaction of two missionary ladies who happened to be passing in tow of some *gazaber* from the Home Society. Sasa and I plumped into a buggy, and with Scanlon on horseback pounding behind us we made all sail for Seumanutafa's. Bidding him follow we then raced off to Mulinu'u where, sure enough, we found a young man named Tautala in one of the houses, who brought out the music-box and very soon satisfied me as to the truth of what Scanlon had said. Then at a slower pace, so that Tautala might keep up with us, we walked to To'oto'o's house and taxed him with the whole business.

DRAWN BY GEORGE GIBBS

"THIS IS A BLACK BUSINESS, SILVER TONGUE," I SAID

At first he made some show of denying it, but what could he say with Scanlon and Tautala risen witness against him? He tried to refuse to come with us (which would have spoiled everything) until Scanlon took a hand in the fray and let his imagination run riot about the law, which, as he was the official representative of it and wore a pewter star on his breast, soon settled To'oto'o's half-hearted objections. If anything else were wanted it was the arrival at this juncture of Seumanutafa at the head of a dozen retainers who added the finishing stroke to the little resistance To'oto'o had left. Then we all started off for the Southern Cross Bakery, and as we walked slowly and naturally attracted a good deal of attention, and as we told every one we met where we were going to and why—we grew and grew until as I looked down the

procession I couldn't see the end of it. The Chief Justice was sucked in. Likewise the President. Marquardt, the Chief of Police, joined us; Haggard, the Land Commissioner; some Mormon missionaries; two lay brothers from the school; a lot of passengers from the mail boat, with handkerchiefs stuck into their sweaty collars; Captain Hufnagel on horseback with a small army of Guadalcanaar laborers; half the synod of the Wesleyan Church in white *lavalavas* and hymn-books; a picnic party that had just returned (not wholly sober) from the Papase'ea; blue-jackets from the Sperber: blue-jackets from the Walleroo; three survivors of the British bark Windsor Castle, burned at sea; a German scientist in Jaeger costume with blue spectacles and a butterfly net; six whole boatloads of an *aumoenga* party from Manu'a; a lot of political prisoners on parole; two lepers and Charley Taylor!

It was well we had brought Marquardt with us, for he and his police caught the humor of the thing, and on reaching the bakery formed us up in a great hollow square with one side blank for Silver Tongue, who stood and gazed at us transfixed from the shade of his veranda. Then Seumanutafa, Sasa, Scanlon, Tautala, To'oto'o and I broke ranks and marched up to him.

"Old man," I said, "if you were to think a year you'd never guess what brought us here to-day!"

"It's O's head again," he said, grinding his teeth and casting a vitriolic glance at To'oto'o, "and if there was any law or order in this God-forsaken land"—he looked daggers at the Chief Justice as he said this—"that feller would have got short jift for murdering my fader-in-law's aunt's son!"

"He didn't murder him," I said.

Silver Tongue's jaw fell. He looked at us quite overcome. For a minute he couldn't say a word.

"Oh, but he deed," he said at last.

"It was Tautala that killed him," I said, indicating the young man we had brought from Mulinu'u, "and it turns out he sold your relation's head to To'oto'o for seven dollars and a music-box." At this, smiling from ear to ear, Tautala held up the music-box to public view and would have set it going had not something fortunately caught in the works.

"It's a lie!" gasped Silver Tongue. "It's a lie!"

"Scanlon himself was at the battle," I went on, "and he saw the whole thing and was a witness to Tautala getting the seven dollars, and he made To'oto'o pony up four dollars more as the price of his own secrecy."

"Four dollars," ejaculated Scanlon. "That's right, Captain Branscombe. Four dollars!"

"So, if you are angry with anybody," I said, "you ought to be angry with Tautala. All To'oto'o did was to buy a little cheap notoriety for eleven dollars and a music-box."

I never saw a man so stung in all my life as Oppenstedt. The eyes seemed to start from his head, and he glared at To'oto'o as though he could have strangled him. Tautala was quite forgotten in the intensity of his indignation toward Rosalie's uncle. You see he had been hating To'oto'o ferociously for six months and couldn't switch off at a moment's notice on an absolute stranger like Tautala. Besides, his hatred for To'oto'o had become a kind of monomania with him, and now here I was telling him what a fool he had made of himself and proving it with two witnesses and a music-box. No wonder that he was staggered.

"Now, old fellow," I said, "we'll call bygones bygones, and maybe you'll let us see a little more of you than we've been doing lately."

"You mean Rosalie, of gourse," he said, snapping the words like a mad dog.

"Yes, Rosalie," I said.

"Gaptain Branscombe," he said, his face convulsed with passion, "that gossumate liar and hybocrite has made such a thing impossible. Far rader would I lay me in the grave—far rader would I have wild horses on me trample—than that I should indermarry with a family and bossibly betaint my innocent kinder with the plood of so shogging and unprincibled a liar. A man so lost to shame, so beplunged in cowardice and deceit that he couldn't his own heads cut off, but must buy dem of others and faunt himself a hero while honest worth bassed unnoticed and bushed aside."

"It was honest worth that chopped off the head of your father-in-law's aunt's son!" I said.

"Gaptain," he returned, "there are oggasions when in condrast to a liar—to a golossal liar—to one who has made a peeziness of systematic deception—a murderer is a shentlemans!"

"Oh, you villain baker!" cried Sasa, joining in. "You make *tongafiti*. You never want marry the girl at all. All the time you say something different. Oh, you bad mans, you break girls' hearts—and serve you right somebody cut your head off!"

"Wish they would," I said, out of all patience with the fellow. "First he can't marry Rosalie because her uncle's a murderer. Now he can't marry her because her uncle's a liar. Disprove that, and he'd dig up some fresh objection!"

"I lofe her! I lofe her!" protested Silver Tongue.

"Come, come," I said, "you aren't marrying the girl's adopted uncle."

"A traidor to my family? No, Gaptain, dat is what I can never be," said Silver Tongue.

"Traitor—nothing!" I said.

"Oh, the silly baker," said Sasa.

"He speaks like a delirious person," said Seumanutafa.

"Now about that ham," said the Chief Justice, belligerently coming forward and speaking in rich Swedish accents, "when I send my servant for a ham, Mr. Oppenstedt, I want a good ham—not a great, coarse, fat, stinking lump of dog-meat——"

"Let's go," I said to Sasa; "Captain Morse is holding back the Alameda for a talk, and I know there's an iced bucket of something in the corner of his cabin."

"Wish the dear old captain would land and punch his head off," said Sasa vindictively.

"Whose head?" I asked.

"Silver Tongue's," she returned.

Sasa had always plagued me to get up a moonlight sailing party on the Nukanono, a little fifteen-ton schooner of mine that plied about the Group. From one reason and another the thing had never come off, though we had talked and

(*Continued on Page 15*)

BAD BREAKS IN BUSINESS

By M. Martin Kallman

LOOSE BUSINESS METHODS THAT CAUSE HEAVY LOSSES AND EAT UP THE PROFITS

ERRORS are by far the most expensive luxuries in which the business man to-day indulges. All men of large affairs will cheerfully admit this—and in the same breath will add: "But they are human and inevitable; consequently we must stand them with such grace as we can muster." There is a grain of truth in this assertion, but it is only a speck in the bulk of the bushel. Seventy-five per cent. of business mistakes—or, as they are generally called, business "breaks"—are easily avoidable. They can be effectively guarded against—as they *will* be when the office and accounting departments are made as automatic and as systematically perfect as the shop.

In business as in morals it is the "little foxes" which most persistently and effectively spoil the vines. By the mere failure properly to index a letter the boy who receives only three or four dollars a week often throws the entire routine of a big business house into confusion and entails an expenditure of time, on the part of high-salaried heads of departments, that would more than offset his own wages for an entire month. This is one of the most common and annoying of the little "breaks" that interrupt the smooth running of office affairs—and one that is less the fault of the boy or girl than of the system governing the routine of the office. Especially is this form of error likely to occur in the indexing of office copies of outgoing correspondence duplicated in the old-fashioned "flimsy" letter-press book. Any person who has attempted to index the contents of one of these books of tissue sheets will readily appreciate the force of this observation. And this variety of mistake will continue to occur so long as business men adhere to an obsolete system of recording their correspondence. Any office system that leaves openings for unintentional errors also gives opportunity for "crooked work" on the part of unprincipled employees who are bright enough to see the weakness of the office mechanism with which they are working. This is clearly illustrated by an incident which occurred in the shipping-room of one of the largest wholesale hardware establishments in this country.

Leaks in the Shipping Department

Practically the universal method employed in wholesale shipping-rooms is, briefly, this: All the goods going out to one patron in a single shipment are assembled in a big pile on a long table where they are, for the second time, "called and checked" by the clerk and his assistant before being actually packed in the shipping-case. In most houses the salesman, when not out on the road, is a privileged character in the shipping-room and often exercises a personal supervision over the shipment of his orders.

This common practice prevailed in the hardware establishment to which I refer. The sales of one of the traveling men for this institution suddenly became phenomenally large and he was in high favor with the management until a letter was received from a small country customer asking that he be allowed to exchange a half-dozen fine saws for other goods of which he was in greater need. Naturally, reference to this man's orders was had to determine how recently the saws had been purchased. This developed the fact that the customer in question had not bought any saws of the house within a year, and he was so informed, the suggestion being made that probably he had bought them of some other firm.

Then came the answer that there was no mistake about it; that the traveling salesman for the house had told him that, in appreciation of a large order, he would be presented with a dozen fine saws for which no bill would be rendered. He had received the saws according to the agreement, but wished to exchange half of them for other goods of their value.

Nothing was said to the salesman concerned in the transaction, but his movements were placed under close and secret surveillance. As a result he was one day followed to the shipping-room where he had a score or more of shipments stacked up on the long tables. After they had been checked for the last time the salesman came from the stock-room with several bundles in his arms. As opportunity offered, he deposited one of these packages on each shipment of goods outgoing upon his orders. These were opened and each found to contain goods of several dollars in value. If the letter asking for an exchange of the "prize saws" had not placed him under suspicion, the goods which had not been recorded on his orders or on the corresponding bills would have been tumbled into the packing-cases and his patrons would have been substantial gainers by the transaction. It need scarcely be added that the house at once introduced a system which made this kind of indirect stealing impossible. Of course, the men who received these "prize packages" supposed they were given with the full knowledge and consent of the house.

Again, it often occurs that where two shipments are stacked upon the same table a package accidentally falls from the higher heap upon the lower one after the last checking has been done. Consequently, one shipment is short while the other is the gainer. The customer whose invoice is short promptly reports his loss; but generally the man who has profited by the accident holds his peace and does not return the extra package, well knowing that his chance gain cannot be traced to him.

As the instance already cited will amply indicate, there can be no question that the inadequacy of ordinary "stock records" and of system in the shipping department of commercial houses is one of the most fertile sources of expensive "breaks" to-day existing in the business world. Examples disclosing many other special points of weakness in this department of mercantile houses might be multiplied. It is sufficient, however, to say that, generally speaking, this is probably the most loosely organized of all departments, though it is easily as capable of systemization as any other.

Confusion Caused by Back Orders

Next in rank as a fruitful field of errors comes the order department. Here the chief stumbling-block is the "back order." In filling an order it is found, for example, that two items are not in stock. Under the general practice these are to be sent in the next shipment to that customer, and the order, with the two unchecked items, is placed on the "filing clip" devoted to back orders. If the clerk happens to remember, when this man's next order is received, that he has two items from a former "sheet" that are still unfilled, the customer will not be disappointed. But thousands of times the back order is forgotten, the file on the clip is not consulted, and the patron is alienated by the failure to receive the two items from his previous order. The possibility of this occurrence is easily obviated by a system which is automatic, and sends a signal to the order or shipping clerk apprising him of back orders for each and every customer. That is a signal which at once tells the clerk to consult the back-order file. Careless posting and checking of the order register is responsible for thousands of "breaks" which cause severe loss of business, for there is no kind of a mistake to which the ordinary customer is more sensitive than the overlooking of an order. He will excuse an error in accounting, for that does not play havoc with his own trade and can be adjusted while he is serving the patrons with the

goods about which the "break" has occurred; but when he fails to receive merchandise for which a patron is waiting, and which his competitor is able promptly to supply, he is in a mood to end his relationship with the wholesale house which occasions his difficulty.

It would seem almost impossible that an actual and accidental loss of currency, checks, drafts, or other form of remittance should occur in a well-regulated commercial house; but scores of such "breaks" occur, and sometimes entail great hardship upon innocent persons. One of the most curious and interesting episodes that I have ever known admirably illustrates this possibility.

Every credit man has a number of accounts which he subjects to the closest scrutiny. This makes it necessary that he shall have immediate knowledge of all remittances made by customers who are on the "anxious list." In the house to which I refer the remittances were first sent to the cashier, who posted them and then sent to the credit man to enable him to make his daily deductions and keep in touch with collections, after which they were returned to the cashier.

On this occasion the cashier sent a score of remittance letters, with checks attached, to the credit man, who glanced them through, and, an hour later, sent them back by his own messenger boy. Shortly afterward the credit man left his desk and was just passing out of the little "wicket" in the railing that partitioned his department from the remainder of the office when he was met by an old friend who was a large patron of the house. He paused for a long conversation with this caller and then walked back to his desk.

That night the credit man died very suddenly. And that night the cashier found that he was precisely $300 short in his cash. In vain he struggled with his books but could find no error. Others went over his books but with no better results. Finally he charged himself with the amount of the shortage, but even this did not wholly clear him of liability of being under the suspicion that he had executed a clever ruse to draw an advance of $300 on his salary. He was a sensitive man and the occurrence caused him not a little mental suffering.

About three months after the episode a new employee chanced to take from the coat closet the light office coat which the dead credit man had worn. Curiosity prompted him to feel in the pockets of the garment and he drew out a crumpled check from a country customer for $300. It was immediately taken, with the coat, to the cashier, whose delight was unconcealed.

Of course the explanation of the matter was then simple. The credit man had not, as the cashier supposed, returned this check with the others, but had held it for further investigation. Then he had started with it in his hand, intending personally to turn it in at the cashier's window. But on his way he was met by his friend, and in the course of their interesting conversation had unthinkingly thrust it into his pocket and forgotten it completely. That night he had died. Possibly some feeling of superstition had caused his associates to avoid the coat which he had so long worn at his desk. In any event, it had hung undisturbed in its accustomed place until the new employee had encountered and examined it, to the relief and delight of the cashier. Very likely the customer who sent the check may have wondered why his bank balance was not diminished by the amount of his remittance; but so long as its receipt had been acknowledged by the wholesale house he evidently did not feel called upon to make any inquiries.

The Office Pet a Costly One

Though it is clearly impossible automatically to guard against those "breaks" in business which are purely errors of individual judgment, there are various mistakes apparently of this nature that are amenable to certain sound rules of procedure which operate in a precautionary way as effectively as do the more mechanical devices of a thorough office system. In this class of errors one of the most common and costly is a refusal on the part of those in authority to investigate the work of relatives, special friends or "office pets" who are under their supervision.

Not long ago the head of a very large establishment, doing an immense shipping business, employed an expert to make a thorough examination of the affairs of the house. The investigation progressed smoothly until the department of express "pre-pays" was reached. This was in charge of the adopted son of the president of the corporation. Repeatedly the young man gave the excuse that the books of this department were home where he had taken them for the purpose of doing night work. Finally the expert reported to the president this obstacle to a complete examination of the affairs of the company.

"Oh, that's all right," replied the official; "I suppose the boy feels a little sensitive because of his relation to me. I'll be responsible for his department without the formality of an investigation."

Finally, however, the expert persuaded the head of the business to give him an order on the various express companies that would allow him to check up the amount of prepaid express charges. Then he compared these with the shipping vouchers and speedily discovered discrepancies amounting to many thousands of dollars. That night the adopted son disappeared in disgrace and forfeited his relationship to the man who trusted him implicitly and would some day have left him a large fortune.

And in this connection it should be said, with all possible emphasis, that the generally accepted theory of implicitly trusting employees who have enjoyed long tenure of service is, unfortunately, at variance with the facts revealed by experience. The records of commercial investigation show that very few men venture to steal from their employers during the first six months of their service, whereas the greater amount of embezzlements and defalcations are the work of men who have continuously held their positions of trust for many years, gaining the complete confidence of their employers, mastering every detail of office routine, learning the mental habits of their associates and acquiring a certain standing and authority that smothers suspicion and insures them against investigation. Not that they deliberately set out to lay this basis for rascality. Generally their departure from the path of honesty comes under pressure of some peculiar temptation which is aggravated by the fact that these phases of their environment seem to promise them immunity from detection.

Again it should be remembered that prosperity, like charity, covers a multitude of sins. When a business house is making large profits it is far less likely to discover leaks either from accidental errors or from peculations than when it has difficulty in "making both ends meet." In the latter case it becomes necessary to keep a vigilant watch upon every resource. Quite recently it was discovered that an employee in one of the largest mercantile houses of this country had, in comparatively a few years, stolen the sensational sum of one million dollars; but the establishment had made so large a volume of profits that even this princely fortune was not missed, the detection of its loss having been an accident.

Allowing any employee to monopolize information of special value should be classed among the most serious of business errors. Very often the credit man is an example in this line. Once a man in this position refused to have his department examined or systemized by an expert who had been called in to serve the house. His attitude was reported to the head of the establishment, who replied:

"Why, that man has been with us for twenty-seven years. He is our encyclopædia and knows our trade by heart. We couldn't do business without him, and if he's got his back up I guess we'll have to surrender."

At last, however, the credit man was practically forced to take a vacation, during which his department was closely examined. Though nothing reflecting upon his honesty was discovered, it was shown that he was carrying "under his hat" and as a *personal monopoly* the information which belonged to the records of the house, and which the house had borne the expense of acquiring. On this showing the head of the establishment finally confessed: "He has been with us about twenty-seven years too long." Consequently the credit man's vacation was made indefinite, and the information he monopolized is now made of record and is a part of the assets of the house.

The Value of Office Analysis

Another illustration of the results of allowing an employee to monopolize information comes to my recollection in connection with a large wholesale drug house. In this business, as in several others, prices on a large variety of goods are subject to daily fluctuation. Therefore "pricers" are employed to each day figure the prices to be charged for certain commodities, in accordance with the law of supply and demand and other significant considerations. This is not the simple task which it might seem, for a certain ingredient of a compounded drug may suddenly become scarce while another will depreciate in value.

One day the chief pricer of a large house left on a vacation. When he returned at the end of two weeks he carefully examined the prices made by his assistant. The figures, which he showed with considerable pride to the head of the house, demonstrated that through his absence for twelve days the house had lost $1500, because the prices had not been figured from all the data that should have been taken into consideration by the pricers. It did not occur to him that by the same token he convicted himself of a failure so to systemize his work and record vital data that another might take up his work without serious loss to the establishment. Judged on his own figures, for the one week, this loss would in a year have amounted to about $35,000.

Another serious "break" in business is the failure systematically to keep vigilant watch upon the comparative amounts of trade done by a customer during different periods. When a customer who is in the habit, for example, of ordering five bags of coffee orders only one, there is but one conclusion to be drawn from the viewpoint of the house: he is dividing his coffee trade with another firm. Certainly the only safe thing for the house to do is to draw this inference. Under a thorough system this deviation from the habit of the customer would be instantly noticed, and he would be written a letter politely inquiring if anything unsatisfactory in the previous treatment he had received from the establishment was responsible for the falling-off in the amount of his order.

When the management of a large commercial house is not alive to the fact that the office end of the business should be a positive trade-producing factor, he is in one of the business errors that will cut deeply into his profits if he is not in the enjoyment of a monopoly. It is a poor office that is not a close second to the salesmen's department as an actual trade-getting factor.

Often some decidedly fantastic complications are brought about in the order department, owing to a lack of proper method. In a very large wholesale house a telegram from a distant customer was received which read: "Duplicate our order No. 865." A few days later a letter from the same customer again instructed the duplication of the order bearing that number. While this second order was being filled the buyer from the firm in question arrived in the city, went to the wholesale house, and among other purchases duplicated the items in "order 865."

Several days later the distant customer was heard from with emphasis, frantically asking why the house had shipped three times the amount of each kind of merchandise that had been ordered. Of course the explanation of the matter was very simple. The letter was intended as a confirmation of the telegram, not as a new order. Then the house of the

(*Concluded on Page 18*)

PHOTO. BY VALBERG, ATLANTA

The Sweetest One

By Frank L. Stanton

He de cunnin'est er chillun in his li'l' gown er white,
W'en I rockin' him ter sleepy en he cuddle close at night,
W'en I tellin' him de witch tales make him hug his mammy tight,
Or singin' in de medders er de mawnin'!

He ax me what dey foun' him in de sweetes' long ergo—
Wuz it heah, or wuz it yander, what de huckleberries grow?
En I tell him: "You de blackbird what got losted in the snow,
En dey foun' you in de medders er de mawnin'!!"

En he know his mammy love him, en de rainy day would start
Roun' de eyes he see hisse'f in, ef we ever come ter part;
Kaze he ain't no furder fum her dan de beatin' er her heart,
Singin' in de medders er de mawnin'!

THE PIT

By FRANK NORRIS
Author of The Octopus

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CHAPTER XVI

ON A CERTAIN Monday, about the middle of May, Jadwin sat at Gretry's desk (long since given over to his use), in the office on the ground floor of the Board of Trade, swinging nervously back and forth in the swivel chair, drumming his fingers upon the arms, and glancing continually at the clock that hung against the opposite wall. It was about eleven in the morning. The Board of Trade vibrated with the vast trepidation of the Pit, that for two hours had spun and sucked, and guttered and disgorged just overhead. The waiting-room of the office was more than usually crowded. Parasites of every description polished the walls with shoulder and elbow. Millionaires and beggars jostled one another about the doorway. The vice-president of a bank watched the door of the private office covertly; the traffic manager of a railroad exchanged yarns with a group of reporters while awaiting his turn.

As Gretry, the great man's lieutenant, hurried through the anteroom, conversation suddenly ceased, and half a dozen of the more impatient sprang forward. But the broker pushed his way through the crowd, excusing himself as best he might, and entering the office, closed the door behind him.

At the clash of the lock Jadwin started half-way up from his chair, then, recognizing the broker, sank back with a quick breath.

"Why don't you knock, or something, Sam?" he exclaimed. "Might as well kill a man as scare him to death. Well, how goes it?"

"All right. I've fixed the warehouse crowd—and we just about own the editorial and news sheets of these papers." He threw a memorandum down upon the desk. "I'm off now. Got an appointment with the Northwestern crowd in ten minutes. Has Hargus or Scannel shown up yet?"

"Hargus is always out in your customers' room," answered Jadwin. "I can get him whenever I want him. But Scannel has not shown up yet. I thought when we put up the price again Friday we'd bring him in. I thought you'd figured out that he couldn't stand that rise."

"No more he can't," answered Gretry. "He'll be in to see you to-morrow or next day."

"To-morrow or next day won't do," answered Jadwin. "I want to put the knife into him to-day. You go up there on the floor and put the price up another cent. That will bring him, or I'll miss my guess."

Gretry nodded. "All right," he said; "it's your game. Shall I see you at lunch?"

"Lunch! I can't eat. But I'll drop around and hear what the Northwestern people had to say to you."

A few moments after Gretry had gone Jadwin heard the ticker on the other side of the room begin to chatter furiously; and at the same time he could fancy that the distant thunder of the Pit grew suddenly more violent, taking on a sharper, shriller note. He looked at the tape. The one-cent rise had been effected.

"You will hold out, will you, you brute?" muttered Jadwin. "See how you like that now." He took out his watch. "You'll be running in to me in just about ten minutes' time."

He turned about, and calling a clerk, gave orders to have Hargus found.

When the old fellow appeared Jadwin jumped up and gave him his hand as he came slowly forward.

His rusty top hat was in his hand; from the breast-pocket of his faded and dirty frock coat a bundle of ancient newspapers protruded. His shoestring tie straggled over his frayed shirt front, while at his wrist one of his crumpled cuffs, detached from the sleeve, showed the bare, thin wrist and encumbered the fingers in which he held the unlit stump of a fetid cigar.

MR. SCANNEL

Evidently bewildered as to the cause of this summons, he looked up perplexed at Jadwin as he came up out of his dim, red-lidded eyes.

"Sit down, Hargus. Glad to see you," called Jadwin.

"Hey?"

The voice was faint and a little querulous.

"I say, sit down. Have a chair. I want to have a talk with you. You ran a corner in wheat once yourself."

"Oh! . . . Wheat."

"Yes, your corner. You remember?"

"Yes. Oh, that was long ago. In seventy-eight it was—the September option. And the Board made wheat in the cars 'regular.'"

His voice trailed off into silence, and he looked vaguely about on the floor of the room, sucking in his cheeks, and passing the edge of one large, bony hand across his lips.

"Well, you lost all your money that time, I believe. Scannel, your partner, sold out on you."

"Hey? It was in seventy-eight. . . . The secretary of the Board announced our suspension at ten in the morning. If the Board had not voted to make wheat in the cars 'regular'——"

He went on and on, in an impassive monotone, repeating, word for word, the same phrases he had used for so long that they had lost all significance.

"Well," broke in Jadwin at last, "it was Scannel, your partner, did for you. Scannel, I say. You know, Dave Scannel."

The old man looked at him confusedly. Then, as the name forced itself upon the atrophied brain there flashed for one instant into the pale, blurred eye a light, a glint, a brief, quick spark of an old, long-forgotten fire. It gleamed there an instant, and the next sank again.

Plaintively, querulously he repeated:

"It was in seventy-eight. . . . I lost three hundred thousand dollars."

"How's your little niece getting on?" at last demanded Jadwin.

"My little niece—you mean Lizzie? . . . Well and happy, well and happy. I—I got"—he drew a thick bundle of dirty papers from his pocket, envelopes, newspapers, circulars, and the like—"I—I—I got, I got her picture here somewheres."

"Yes, yes, I know, I know," cried Jadwin. "I've seen it. You showed it to me yesterday, you remember."

"I—I got it here somewheres . . . somewheres," persisted the old man, fumbling and peering, and as he spoke the clerk from the doorway announced:

"Mr. Scannel."

This last was a large, thick man, red-faced, with white, short whiskers of an almost wiry texture. He had a small, gimletlike eye, enormous, hairy ears, wore a "sack" suit, a highly polished top hat, and entered the office with a great flourish of manner and a defiant trumpeting: "Well, how do, Captain?"

Jadwin nodded, glancing up under his scowl. "Hello!" he said.

The other subsided into a chair, and returned scowl for scowl.

"Oh, well," he muttered, "if that's your style."

He had observed Hargus sitting by the other side of the desk, still fumbling and mumbling in his dirty memoranda, but he gave no sign of recognition. There was a moment's silence, then in a voice from which all the first bluffness was studiously excluded Scannel said:

"Well, you've rung the bell on me. I'm a sucker. I know it. I'm one of the few hundred other fools that you've managed to catch out shooting the pipe. Now, what I want to know is, how much is it going to cost me to get out of your corner? What's the figure? What do you say?"

"I got a good deal to say," remarked Jadwin, scowling again.

But Hargus had at last thrust a photograph into his hands.

"There it is," he said. "That's it. That's Lizzie."

Jadwin took the picture without looking at it, and as he continued to speak, held it in his fingers, and occasionally tapped it upon the desk.

"I know. I know, Hargus," he answered. "I got a good deal to say, Mr. David Scannel. Do you see this old man here?"

"Oh, cut it out!" growled the other.

"It's Hargus. You know him very well. You used to know him better. You and he together tried to swing a great big deal in September wheat once upon a time. Hargus! I say, Hargus!"

—HE DREW A THICK BUNDLE OF DIRTY PAPERS FROM HIS POCKET

The old man looked up.

"Here's the man we were talking about—Scannel, you remember. Remember Dave Scannel, who was your partner in seventy-eight? Look at him. This is him now. He's a rich man now. Remember Scannel?"

Hargus, his bleared old eyes blinking and watering, looked across the desk at the other.

"Oh, what's the game?" exclaimed Scannel. "I ain't here on exhibition, I guess. I——"

But he was interrupted by a sharp, quick gasp that all at once issued from Hargus' trembling lips. The old man said no word, but he leaned far forward in his chair, his eyes fixed upon Scannel, his breath coming short, his fingers dancing against his chin.

"Yes, that's him, Hargus," said Jadwin. "You and he had a big deal on your hands a long time ago," he continued, turning suddenly upon Scannel, a pulse in his temple beginning to beat. "A big deal, and you sold him out——"

"It's a lie!" cried the other.

Jadwin beat his fist upon the arm of his chair. His voice was almost a shout as he answered:

"You—sold—him—out. I know you. I know the kind of bug you are. You ruined him to save your own dirty hide, and all his life since poor old Hargus has been living off the charity of the boys down here, pinched and hungry and neglected, and getting on, God knows how; yes, and supporting his little niece, too, while you, you have been loafing about your clubs, and sprawling on your steam yachts—on the money you stole from him."

Scannel squared himself in his chair, his little eyes twinkling.

"Look here," he cried furiously, "I don't take that kind of talk from the best man that ever wore shoe-leather. Cut it out, understand? Cut it out."

Jadwin's lower jaw set with a menacing click; aggressive, masterful, he leaned forward.

"You interrupt me again," he declared, "and you'll go out of that door a bankrupt. You listen to me and take my orders. That's what you're here to-day for. If you think you can get your wheat somewheres else, suppose you try."

Scannel sullenly settled himself in his place. He did not answer. Hargus, his eye wandering again, looked distressfully from one to the other. Then, after a moment, Jadwin, after shuffling among the papers of his desk, fixed a certain memorandum with his glance. All at once, whirling about and facing the other, he said quickly:

"You are short to our firm two million bushels at a dollar a bushel."

"Nothing of the sort," cried the other. "It's a million and a half."

Jadwin could not forbear a twinkle of grim humor as he saw how easily Scannel had fallen into the trap.

"You're short a million and a half, then," he repeated. "I'll let you have six hundred thousand at a dollar fifty."

"A dollar and a half! Why, it's ruin, man! Oh, well"—Scannel spread out his hands nonchalantly—"I shall simply go into bankruptcy—just as you said."

"Oh, no, you won't," replied Jadwin, pushing back and crossing his legs. "I've had your financial standing computed very carefully, Mr. Scannel. You've got the ready money. I know what you can stand without busting to the fraction of a cent."

"Why, it's ridiculous. That handful of wheat will cost me three hundred thousand dollars."

"Pre-cisely."

And then all at once Scannel surrendered. Stony, imperturbable, he drew his check-book from his pocket.

"Make it payable to bearer," said Jadwin.

The other complied, and Jadwin took the check and looked it over carefully.

"Now," he said, "watch here, Dave Scannel. You see this check? And now," he added, thrusting it into Hargus' hands, "you see where it goes? There's the principal of your debt paid off."

"The principal?"

"You haven't forgotten the interest, have you? I won't compound it, because that *might* bust you. But six per cent. interest on three hundred thousand since 1878 comes to—let's see—three hundred and sixty thousand dollars. And you still owe me nine hundred thousand bushels of wheat." He ciphered a moment on a sheet of notepaper. "If I charge you a dollar and forty a bushel for that wheat it will come to that sum exactly. . . . Yes, that's correct. I'll let you have the balance of that wheat at a dollar forty. Make the check payable to bearer as before. . . . . Thank you."

He touched his call-bell.

"Kinzie," he said to the clerk who answered it, "after the close of the market to-day send delivery slips for a million and a half wheat to Mr. Scannel. His account with us has been settled."

Jadwin turned to the old man, reaching out the second check to him.

"Here you are, Hargus. Put it away carefully. You see what it is, don't you? Buy your Lizzie a little gold watch with a hundred of it, and tell her it's from Curtis Jadwin, with his compliments. . . . What, going, Scannel? Well, good-by to you, sir, and hey!" he called after him, "please don't slam the door as you go out."

But he dodged with a defensive gesture as the pane of glass almost leaped from its casing as Scannel stormed across the threshold.

Jadwin turned to Hargus with a solemn wink.

"He did slam it, after all, didn't he?"

The old fellow, however, sat fingering the two checks in silence. Then he looked up at Jadwin, scared and trembling.

"I—I don't know," he murmured feebly. "I am a very old man. This—this is a great deal of money, sir. I—I can't say; I—I don't know. I'm an old man . . . an old man."

"You won't lose 'em, now?"

"No, no. I'll deposit them at once in the Illinois Trust. I shall ask—I should like——"

"I'll send a clerk with you."

"Yes, yes, that is about what—what I—what I was about to suggest. But I must say, Mr. Jadwin——"

He began to stammer his thanks. But Jadwin cut him off. Rising, he guided Hargus to the door, one hand on his shoulder, and at the entrance to the outer office called a clerk.

"Take Mr. Hargus over to the Illinois Trust, Kinzie, and introduce him. He wants to open an account."

The old man started off with the clerk, but before Jadwin had reseated himself at his desk was back again. He was suddenly all excitement as if a great idea had abruptly taken possession of him. Stealthy, furtive, he glanced continually over his shoulder as he spoke, talking in whispers, a trembling hand shielding his lips.

"You—you are in—you are in control now," he said. "You could give—hey? You could give me—just a little—just one word. A word would be enough, hey?—hey? Just a little tip. I could make fifty dollars by noon."

"Why, man, I've just given you about half a million."

"Half a million? I don't know. But"—he plucked Jadwin tremulously by the sleeve—"just a word," he begged. "Hey, just yes or no."

"Haven't you enough with those two checks?"

"Those checks? Oh, I know, I know, I know. I'll salt 'em down. Yes, in the Illinois Trust. I won't touch 'em—not those. But just a little tip now, hey?"

"Not a word. Not a word. Take him along, Kinzie."

One week after this Jadwin sold, through his agents in Paris, a tremendous line of "cash" wheat at a dollar and sixty cents per bushel. By now the foreign demand was a thing almost insensate. There was no question as to the price. It was, "Give us the wheat, at whatever cost, at whatever figure, at whatever expense; only that it be rushed to our markets with all the swiftness of steam and steel." At home, upon the Chicago Board of Trade, Jadwin was as completely master of the market as of his own right hand. Everything stopped when he raised a finger; everything leaped to life with the fury of obsession when he nodded his head. His wealth increased with such stupefying rapidity that at no time was he able even to approximate the gains that accrued to him because of his corner. It was more than twenty million, and less than fifty million. That was all he knew. Nor were the everlasting hills more secure than he from the attack of any human enemy. Out of the ranks of the conquered there issued not so much as a whisper of hostility. Within his own sphere no Czar, no satrap, no Cæsar ever wielded power more resistless.

"Sam," said Curtis Jadwin at length to the broker—"Sam, nothing in the world can stop me now. They think I've been doing something big, don't they, with this corner. Why, I've only just begun. This is just a feeler. Now I'm going to let 'em know just how big a gun C. J. really is. I'm going to swing this deal right over into July. I'm going to buy in my July shorts."

The two men were in Gretry's office, as usual, and as Jadwin spoke the broker glanced up incredulously.

"Now you are for sure crazy."

Jadwin jumped to his feet.

"Crazy!" he vociferated. "Crazy! What do you mean, Sam? Crazy! Sam, what—— Look here now, don't use that word to me. I—it don't suit. What I've done isn't exactly the work of—of—takes brains, let me tell you. And look here, look here, I say, I'm going to swing this deal right over into July. Think I'm going to let go now, when I've just begun to get a real grip on things? A pretty fool I'd look like to get out now—even if I could. Get out? How are we going to unload our big line of wheat without breaking the price on us? No, sir; not much. This market is going up to two dollars." He smote a knee with his clenched fist, his face going abruptly crimson. "I say two dollars," he cried. "Two dollars, do you hear? It will go there; you'll see—you'll see."

"Reports on the new crop will begin to come in in June." Gretry's warning was almost a cry. "The price of wheat is so high now that God knows how many farmers will plant it this spring. You may have to take care of a record harvest."

"I know better," retorted Jadwin. "I'm watching this thing. You can't tell me anything about it. I've got it all figured out—your 'new crop.'"

"Well, then, you're the Lord Almighty Himself."

"I don't like that kind of joke—I don't like that kind of joke. It's blasphemous," exclaimed Jadwin. "Go get it off on Crookes. He'd appreciate it; but I don't. But this new crop now—look here."

And for upward of two hours Jadwin argued and figured, and showed to Gretry endless tables of statistics to prove that he was right.

But at the end Gretry shook his head. Calmly and deliberately he spoke his mind.

"J., listen to me; you've done a big thing. I know it, and I know, too, that there've been lots of times in the last year or so when I've been wrong and you've been right. But now, J., so help me God, we've reached our limit. Wheat is worth a dollar and a half to-day, and not one cent more. Every eighth over that figure is inflation. If you run it up to two dollars——"

"It will go there of itself, I tell you."

"——if you run it up to two dollars it will be that top-heavy that the littlest kick in the world will knock it over. Be satisfied now with what you got. J., it's common-sense. Close out your long line of May, and then stop. Suppose the price does break a little, you'd still make your pile. But swing this deal over into July, and it's ruin, ruin. I may have been mistaken before, but I know I'm right now. And do you realize, J., that yesterday morning in the Pit there were some short sales? There's some of them dared to go short of wheat against you—even at the very top of your corner—and there was more selling this morning. You've always got to buy, you know. If they all began to sell to you at once they'd bust you. It's only because you've got 'em so scared—I believe—that keeps 'em from it. But it looks to me as though this selling proved that they were picking up heart. They think they can get the wheat from the farmers when the harvesting begins. And I tell you, J., you've put the price of wheat so high that the wheat areas are extending all over the country."

"You're scared," cried Jadwin. "That's the trouble with you, Sam. You've been scared from the start. Can't you see, man, can't you see that this market is a regular tornado?"

"I see that the farmers all over the country are planting wheat as they've never planted it before. Great Scott, J., you're fighting against the earth itself."

"Well, we'll fight it, then. I'll stop those hayseeds. What do I own all these newspapers and trade journals for? We'll begin sending out reports to-morrow that'll discourage any big wheat planting."

"And then, too," went on Gretry, "here's another point. Do you know, you ought to be in bed this very minute. You haven't got any nerves left at all. You acknowledge yourself that you don't sleep any more. And, good Lord, the moment any one of us contradicts you, or opposes you, you go off the handle to beat the Dutch. I know it's a strain, old man, but you want to keep yourself in hand if you go on with this thing. If you should break down now—well, I don't like to think of what would happen. You ought to see a doctor."

"Oh-h, fiddlesticks," exclaimed Jadwin; "I'm all right. I don't need a doctor; haven't time to see one, anyhow. Don't you bother about me. I'm all right."

Was he? That same night, the first he had spent under his own roof for four days, Jadwin lay awake till the clocks struck four, asking himself the same question. No, he was not all right. Something was very wrong with him, and whatever it might be, it was growing worse. The sensation of the iron clamp about his head was almost permanent by now, and just the walk between his room at the Grand Pacific and Gretry's office left him panting and exhausted. Then had come vertigo and strange, inexplicable qualms, as if he were in an elevator that sank under him with terrifying rapidity.

Going to and fro in La Salle Street, where the roar of the Pit dinned forever in his ears, he could forget these strange symptoms. It was the night he dreaded—the long hours he must spend alone. The instant the strain was relaxed, the beat as of hoofs, or as the rush of ungovernable torrents, began in his brain. Always the beat dropped to the same cadence, always the pulse spelled out the same words:

"Wheat-wheat-wheat, wheat-wheat-wheat."

And of late, during the long and still watches of the night, while he stared at the ceiling, or counted the hours that must pass before his next dose of bromide of potassium, a new turn had been given to the screw.

This was a sensation the like of which he found it difficult to describe. But it seemed to be a slow, tense crisping of

(*Continued on Page 20*)

"YOU—SOLD—HIM—OUT. I KNOW YOU"

XUM

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Important Notice to Readers

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Poor Richard Junior's Philosophy

¶There is always room in the firm.

¶Figuratively speaking—raising salaries.

¶The winter trolley car has its usual cold supply.

¶The man who knows nothing insists on telling it.

¶Some reformers work overtime trying to get shorter hours.

¶Possession is nine points of the law and self-possession is the other one.

¶The real purpose of arbitration is to show that the other fellow is wrong.

¶"Pleased to have met you!" said the man to the sight draft he had just paid.

¶It is pretty generally admitted that riches may be secured wrongfully, but happiness cannot.

¶The gods are satisfied when a man does his best, but the neighbors may still find fault with him.

¶True appreciation does not halt even when acknowledging a wedding present from a large family of unmarried daughters.

¶Time and tide wait for no man, but it is said that they just have to slow up a little for the woman who is trying to get her hat on straight.

¶The source of Santa Claus' wealth is explained. He distributes cameras at Christmas and sells photographic supplies the other 364 days.

¶Every boy in this great American Republic has a fine chance to rise. Almost any one of them can get up in time to start the kitchen fire if he wants to.

The Forces that Keep Us Well

FOUR men have delivered the Huxley lecture which is designed to present each year the most notable discovery or advance in medicine: Sir Michael Foster, Professor Virchow, Lord Lister and Dr. William H. Welch. Doctor Welch is president of the board of directors of the Rockefeller Institute for Medical Research; he is at the head of a great medical school, and he is the leading pathologist of America and probably of the world. In his lecture, which has just been published, he says, "The first place in experimental medicine to-day is occupied by the problem of immunity." His elaborate demonstrations, showing how within the blood and body are wonderful bacteria fighting hostile invaders, and foreshadowing the marvelous results that must follow larger knowledge, led to the sensational report that he had found a universal antitoxin, a report discussed in hundreds of newspapers, but which was unjustified by the lecture and promptly dismissed as too ridiculous for notice by Doctor Welch.

But the wonderful facts emphasized were that protective agents exist in the human being and that they are fighting all the time for his health and well-being. The problem of medicine to-day is to find out more about them, and there are hundreds of the ablest investigators in both hemispheres who are diligently following and developing the facts. It is all too intricate and too fine for the layman fully to understand, but any intelligence can grasp the statement that in every person are active forces ceaselessly combating his enemies, and that his health depends upon how well he has preserved these good forces by right living. Running through every moment of life there is the constant presence of responsibility and accountability.

It used to be thought that a young man should sow his wild oats and then settle down. The new medicine teaches us that if he ventures upon this period of irregular living he absolutely destroys some of the forces of immunity within him. He is thus made more subject to infection, contagion and diseases of all kinds. The careless person takes these risks as well as the reckless one. It is as though a general should weaken his army by unnecessary and unworthy battles. When the critical times come he would not have his proper strength either for aggression or defense.

Very curious is the parallel between the moral and mental life and the physical existence. The mind that lasts and which is able in the later years to show wonderful resources is the mind that has not wasted the finer forces that battle against the hostile invaders, be they in the form of low thoughts or unworthy employments. In the spiritual life the contest is ever in progress, and the strength of the resistance in the mature years is measured by the powers that have been saved.

So in a very positive way we see that not only in experimental medicine but in the whole range of living the first place is occupied by the problem of immunity. It is by the study of the facts and the clear recognition of the value of the forces within us that we build within ourselves the possibilities of safety and success. We cannot in the later years call back the good agents we destroyed in youth. No medicine or expiation can restore the lost immunities. The only way to have them to buttress and protect the later years is to keep them through all the years. It seems a mighty intricacy when we study the details, but the lesson is so plain that he who runs may read.

Our Grown-up Navy

WHEN the Constitution captured the Guerrière on August 19, 1812, she was fifteen years old. Eighteen years later a proposition to dismantle her aroused the patriotic indignation of Holmes. The new cruiser Philadelphia, whose keel was laid fourteen years ago, has just passed into an inglorious second childhood as a training ship. It was no uncommon thing in the days of wooden sailing craft for a warship to remain in active service for half a century or more. A steel cruiser is decrepit before it is of age.

The retirement of the Philadelphia is notable as marking the end of a cycle in the history of the New Navy. It is not quite twenty years ago, on March 3, 1883, to be exact, that the passage of the law authorizing the construction of the original "White Squadron," the Chicago, Boston and Atlanta, began the modernization of our fleet. Almost every year after that more vessels were provided for. As the new steel ships came in the old wooden ones dropped out. Gradually the character of our navy was transformed. From a wooden fleet with a sprinkling of steel it became a steel fleet with a sprinkling of wood, and finally the wooden vessels disappeared from the active list altogether. Smoothbore muzzle-loaders gave way to breech-loading rifles. Rapid-fire guns and smokeless powder followed, and at last the navy that had been the butt of every skipper of a South American gunboat led the world in the quality of its ships and equipment.

Meanwhile the sharp line of distinction between the "New Navy" and the old one remained. The Charleston was wrecked, the Vesuvius was condemned as unsuited to her purpose, and the Columbia was made a receiving ship to save the expense of keeping her in active service, but none of the ships authorized since 1883 was retired for age. Now, for the first time, the New Navy begins to be depleted by the withdrawal of superannuated vessels. From this time the annual additions to our fleet will no longer be clear gains to our fighting strength—they will be balanced to some extent by the loss of ships struck off the active list. The condemnation of the Philadelphia may be taken as the formal announcement that the New Navy has arrived at maturity.

Fortunately it will be a number of years yet before the losses from superannuation become serious. The Philadelphia's case is exceptional. Vessels four or five years older than she is are still in good condition. A modern warship ought normally to be useful for twenty years. Besides, the ships we built in the experimental years of our naval construction were mostly of small power. We did not begin to lay down first-class battleships until a dozen years ago. The Oregon and her sisters ought still to be in good fighting trim until 1910. By that time our navy may be expected to have reached a state of equilibrium. The item, "Increase of the Navy," in the annual appropriation bill, will then be a misnomer, for unless we have reason to make a special effort the navy will not be increasing. We shall merely be replacing old ships with new ones.

The Return of the Native

STATISTICS are easily available which show the immigration during the past year of Europeans into America, but figures are not so readily come by which give, if one may venture for the moment upon a paradoxical phrasing, the immigration of Americans into America. It may not be perceptible as yet at home, but to those who watch their national life from across the Atlantic it is evident that the ebb-tide has set in, and that slowly but surely the homeward drift has begun. Here and there one learns that household goods are being put into packing-cases, and that exiles who have supported their expatriation with composure for years are now "going back to see what it's like." Broadly speaking, it is perhaps not very important to America whether they return or not, but that they do is significant. Was it not Mr. Howells who wrote of the "good Americans" who go back every ten years or so to see whether it has grown any cheaper to live at home? No one embarks now with that idea. The cost of living in New York, as described by startling articles in the American press which are widely copied abroad, seems appalling. No one is going back to save money, perhaps not even with any great hope of making it. But the American-born inhabitant of Europe feels the itch of curiosity; across the water things are happening which he must see.

It has been for years the conventional thing to reproach the man who lived abroad with getting out of touch with America. Often he bore this reproach with equanimity. Nowadays he feels that he is getting out of touch, not merely with America, but with the world. It is doubtful whether any one who has been continuously in America during the past five years can realize completely the amazing way in which the world's centre of gravity has shifted. Five years ago the American abroad who offered as his opinion that America was the greatest country on earth said it with the air of delivering a challenge. Now, if indeed he manages to get it before his foreign friend, he has only the appearance of uttering the commonest of aphorisms. America, perhaps even prematurely, realized her position; the world now confirms her view. The foreigner is guilty of no disloyalty to his own country; he understands to the full the many advantages which it has over the newer power in the West, but he recognizes also the inexorable march of Fate, and sees that boundless natural resources and the vigor of young life must in time make America the centre of affairs. And the feeling of the returning exile is not on the whole one that would offend the foreigner's sensibilities. He does not take it to be a particular, private and personal virtue of his own that his country is now what it is. But he thanks fortune for the operation of great natural laws which have increased the value of his share in its national life. It would be mere prudence to go home to claim this.

We shall always have colonies abroad. In the first place no one knows how many commercial enterprises we may be managing in Europe. And a certain number of people will always continue to live abroad for pleasure. Europe has certain permanent and inalienable attractions, extremely various in character. We shall never have in America the Champs Élysées, the Théâtre Français, and possibly never ducks as they cook them at the Tour d'Argent. We shall never have Dutch canals and windmills. We shall never have Westminster Abbey, Kentish lanes lined with hawthorn hedges, nor dukes. So there will always be a thousand reasons, good and bad, for life abroad. But, in spite of them, the ebb-tide has set in toward the West.

OWEN WISTER—By David Graham Phillips

WHERE THE AUTHOR OF THE VIRGINIAN FOUND HIS CHARACTERS. SOMETHING OF HIS BELIEF IN HIS ART, AND HOW IT GREW OUT OF HIM

MR. OWEN WISTER

AT THE very first glance Owen Wister, author —or, rather, creator—of The Virginian, recalls Wordsworth's portrait of the open-air man:

> "There was a hardness in his cheek,
> There was a hardness in his eye,
> As if the man had fixed his face
> In many a solitary place
> Against the wind and open sky."

An admirably complete portrait, swift and simple after the manner of Wordsworth at his greatest. And it fits Owen Wister's smooth, firm skin, positive features and keen, restless, brown eyes as if it had been painted from him.

"Your book proves that you have had extraordinarily intimate experience of the far West for an Eastern man." Mr. Wister is a Philadelphian of Philadelphians and Harvard was his college.

"I've spent a great deal of my life there in the past twenty years," was his reply.

At once you understand the open-air look of his face and figure; and you know why in The Virginian he saturates your imagination with those vast solitudes of the Rocky Mountains and their plateaus—that wonderful atmosphere, so clear, so clean of the stains of civilization, clean even of the stains of the dust of leaf and flower, that the eye must learn all over again the science of distances and proportions and the lungs the science of breathing; those gaudy, splendid colorings of sky and plain, of mountain and cañon wall; the strange thoughts they breed in the mind of man, the strange passions they breed in his heart.

And these solitudes have set their indelible mark on the physical, moral and mental being of the man; and he in turn has set his indelible mark upon them. And thus they have lifted each the other into sudden popularity.

He is of about the medium height. He dresses in the careful-careless fashion that makes a man look equally at home in London, Paris and New York. He concedes to the taste of a passing generation a small, close-cropped mustache. He is obviously a man of the triple education—books, men and Nature. He has the manners of the select few who belong to the ancient, exclusive and most aristocratic society of the well-acquainted with the human race. Any man can be well mannered according to the standards of a particular nation or section, city or clique. It takes the rare man to acquire the manners that are approved everywhere and by all kinds of human beings, and that put all at their ease. He is still below the age at which a man grows uncomfortable when he hears some one, especially a young and pretty woman, inquiring, "How old is he?" His hair is black and covers thickly every part of his scalp.

But all these characteristics you brush aside quickly that you may look more closely at his really significant characteristics—those of Wordsworth's man of the solitudes, those he owes not to heredity or early training, or to Harvard or the cities he has visited, or to his associations with men and the books and other works of men anywhere, but to our great mother, Nature. His finisher, his determining guide has been Nature—she whom we are so feverishly trying to expel from the earth, once altogether hers, now claimed by us in the name of civilized progress.

He is slender and strong, agile with the strength of the savage and the wild animal—real strength, strength of sinew. It is not that lumpy, vitality-wasting, evanescent strength which gathers in swollen, unsightly muscles through the use of dumb-bells, horizontal bars and the like, and is transformed into masses of unhealthful fat if the "exercise" is not kept up. He has the acute eyes and ears of the wilderness. Nature has thoroughly taught him her invaluable lesson of concentrated attention. And, unlike the inattentive city dwellers who are distracted from childhood by the multitude of clamorous sensations, he sees and hears all in detail. Thus the resulting impressions upon his brain are vivid and accurate. You often hear people complain that they have thoughts too big for words. That means simply the clouded, muddy impressions which come from the slovenly reports of untrained, inattentive senses. Mr. Wister will never have that complaint; his thoughts are concise and communicable with clearness because his senses attend to business.

His voice is low, notably agreeable, almost too gentle—it might mislead those who associate bluster with strength, bellowing and rasping with force. He is reserved with strangers, hides his real self behind that "hardness" of cheek and eye, behind the commonplaces of polite conversation. He waits watchfully, "sizing up the proposition" in human nature which faces him. But when he decides that the "proposition" is well disposed, appreciative and reasonably discreet he talks fluently and with the frankness that conceals nothing—the frankness of honesty and courage.

The Schooling of the Solitudes

There again you note the handiwork of his schoolmistress of the solitudes. It is a mistake to fancy that men of vigorous mental life are ever silent by nature. They may be driven to silence and to Lacedæmonian speech by the uncongeniality or hopeless mental inferiority or dangerous indiscreetness of those about them. They may have cultivated the habit of silence with all because they have proved in bitterness that most cynical, most melancholy and, in some respects, most important of the truths of life—"You must never forget that any man, even your best friend, may some day be your enemy." But no really superior and unsoured man will or can deny himself the pleasure of exchanging facts and fancies with another whom he finds trustworthy and responsive. And the men of the solitudes are all at least touched with greatness; for in the solitudes individuality spreads and grows and sends the head high and the roots deep—and what is greatness but individuality?

The solitudes give a man—gave this man—the opportunity to think. In that rare air the weeds of shallow thought and speech faint and die, while the sturdy plants of original ideas, original modes of speech spring up and flourish luxuriant. Like all men of the solitudes Mr. Wister knows how to be silent without being empty, knows how and when to pour out his whole mind, knows—without consciousness of knowing—that frankness and simplicity are the prime qualities of speech. To diplomatists of the old school and to other little crafty folk who fret over appearances and impressions, speech may be the art of concealing thought; but not to the open, unafraid man who has "fixed his face in many a solitary place against the wind and open sky."

It was at a luncheon at the Bellevue in Philadelphia that these impressions of Mr. Wister were gathered or confirmed, and a few questions put to him. For example:

"And where did you find your character of the Virginian?"

To those who have read the book, perhaps the foregoing description of Mr. Wister may suggest that he unconsciously looked within himself for very many of the characteristics of that large, fine American gentleman, son of the solitude, brother to the mountains and to all untamed creatures. And in a sense Mr. Wister did look within himself. There is an unfailing family resemblance among the children of the solitudes. Also, there never yet was a work of art of any kind that did not have in warp and woof the personality of its creator. In portrait, statue, cartoon, for instance—in a Velasquez or a Michaelangelo, a Rodin or a Sargent, a Leech or a Teniel—you will find, if you look patiently, the face of the man who made it, as well as the face of its subject. And in that sense the Virginian suggests Mr. Wister. But in the larger sense he is as unlike Mr. Wister as James C. Carter is unlike Sargent who painted him so well, or as Balzac is unlike Rodin. Not Mr. Wister, nor any other man sophisticated by city life, could be that primeval personality—the personality portrayed in the Virginian's letter to the mother of the girl he loved. That letter, it may be ventured in passing, is the climax of Mr. Wister's observation of human nature and also of his present power of expressing his observations.

So, when Mr. Wister was asked, "Where did you find your character of the Virginian?" the asker expected the answer to be that the Virginian was some comrade of the solitudes whose life in the great essentials back of events had followed the course described in the novel. But Mr. Wister said:

Who the Virginian in Real Life Is

"He wasn't anybody in particular. He was a development from the life out there as I saw it. He has characteristics of half-a-dozen men—nothing from any one definite enough to be identifiable. I'm getting many letters from acquaintances, saying, 'Didn't you mean so and so?' or 'Wasn't he the man who was foreman of this ranch or that in a certain year?'"

There has been presented in New York recently a "morality play"—one of those quaint, highly dramatic, profoundly sincere tragedies of death and the beyond that were written in an age when things spiritual were fearfully things tangible to the people of Christendom. This particular play is called "Everyman," and sets forth how "Mr. Everyman" received Death's summons instantly to appear before the Most High for judgment. The point here pertinent is the aptness of the title—"Everyman." And a book or a play or any other work designed to appeal to "every man" must have "Mr. Everyman" as its central personality or it will fall on unheeding minds and hearts. A moment's reflection on this book of Mr. Wister's and on its prompt popularity should have resulted in anticipating Mr. Wister's statement as to the origin of his hero.

Not from some one man or from several men did Mr. Wister draw his Virginian, but from old, original, aboriginal even, Mr. Everyman, yesterday a cave-dweller and to-day a passenger in an electric car, and to-morrow no doubt the owner of a flying machine, yet always the same old, young, high, humble, rich, poor, educated, ignorant, wise, foolish Mr. Everyman.

And that's why Mr. Everyman is reading The Virginian.

There have been successful books that did not treat of Mr. Everyman, his thoughts and deeds; but their success was accidental. There never has been a book with Mr. Everyman as its subject—the real Mr. Everyman in any of his phases, quiet or stormy, heroic or villainous—that did not achieve success, often in spite of a style and a clumsiness of treatment that set culture to shuddering. And when a man of Mr. Wister's education and talents has such an opportunity as Mr. Wister had in his twenty years on and off among the solitudes, and uses that opportunity as Mr. Wister has used his in The Virginian—his success can be limited only by the extent of the population that understands the vocabulary he employs.

At this luncheon the question of dialect naturally arose. "You use dialect sparingly in your book. Yet the temptation to use it in quantity must have been strong."

"I do not believe much in dialect," replied Mr. Wister. "It should be indicated—a word here and there, as characteristic and illuminating as possible. At least, so I think. Probably Scott is responsible for the outbreak of dialect—Scott and Burns. One likes them in spite of their dialect, or perhaps the better way to put it would be that they use dialect so well that it ceases to have the misleading and confusing effect of so much of the dialect written nowadays."

Not the least—one might say, almost the greatest—merit of Mr. Wister's book is this same repression in the use of dialect. And in that repression you find another clew to his character. Shallow persons, vainglorious of a little knowledge, usually not of an important kind, love to dwell on the surface characteristics of their fellow-beings—the length or twist of a nose, the fact that the ears are not close against the head, the misuse of oyster fork and fish fork, slips in grammar or pronunciation. The surface manners are a part of the man, and so are his surface peculiarities of feature, but they are only a minor part; and to dwell upon them is to hide the real

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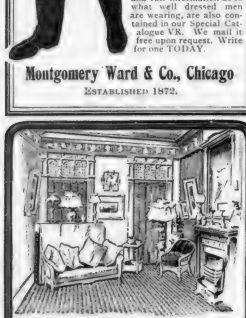

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man. To emphasize dialect is one of the extremely cheap forms of this shallow-sighted effort to show off knowledge. As if every one of us did not speak a dialect! As if any one habitually spoke by the dictionary!

"Yes, I am fond of Scott," said Mr. Wister, in reply to a question. "No year goes by that I don't read several of his novels—Old Mortality, Kenilworth, The Talisman or certain others. I know Scott is out of fashion just now—like Dickens. But I admire Dickens, too—regard him as greater than Thackeray, as one of the world's very great writers."

There Mr. Wister and Swinburne are in accord. It is interesting to note the swift emergence of the Dickens-lovers, driven to cover a few years ago by snob and man of culture combining in adulation of Thackeray's admiring cynicisms on manners and on those fashionable puppets who live and move and have their being in manners alone.

How did the subject of music drift into that conversation at the Bellevue? No matter. Some one said that Wagner's music was so vastly superior in majesty, force and eloquence to any other composer's that he seemed a Mount Everest rising from a rolling prairie dotted with mounds here and there.

"I think," said Mr. Wister, "that you must divide composers into two classes—those who write symphonies, those who write operas. And I'd entirely agree with you as to Wagner among writers of opera."

"That is a distinction which would hardly be made by one who loves music without technical knowledge of it. You are a musician?"

"A little," replied Mr. Wister. "I play and——" He hesitated, as he always did during that conversation when he caught himself talking of himself.

"And——" What? Mr. Wister changed the subject, but it can be said that he does understand music thoroughly, has written good music, and plays well. And his sympathy with all the arts is not only the natural sympathy of the artist for whatever is artistic, but it is also an educated sympathy—educated in France where the very farm laborers talk art and think on things artistic.

Possibly—probably—it was in France that Mr. Wister learned the art of repression. If you have read The Virginian you will understand just what is here meant. Repression in dialect has already been noted. But there are two more remarkable illustrations of this fine instinct of his, this subtle sense of what to leave unsaid.

The first is in the method of indicating "lurid language" without using it, except at precisely the proper moment. Mr. Wister was writing of men who are peculiarly profane, who use the terrific expressions as we might say "d—n" or "gad" or "great Scott"—and with no more intention of blasphemy. It would have been impossible to present an honest picture of that life without impressing the profanity of speech upon the reader—as well have left out the broncos or the omnibus roller-towel.

"That was one of the very hard problems I had to try to solve," said Mr. Wister. "I don't know how well I succeeded."

So well that neither the publishers of the book nor the publishers of disconnected chapters in magazines have received a single criticism on the language used.

The other illustration of repression is in the description of the ferocious cruelty of "Balaam" to his horses, to the pony Pedro which he bought of "Shorty." Mr. Wister tells the story of that pony with the power and eloquence of simplicity. The scene is enacted before your eyes. As he tells, you begin to have a sense of impending tragedy. You feel quickening within you that deepest and maddest of all human passions—the hatred of injustice to the helpless. Then—but let us quote the book:

> Balaam made no answer but mounted Pedro; and the failing pony walked mechanically forward while the Virginian, puzzled, stood looking after him. Balaam seemed without purpose of going anywhere, and stopped in a moment. Suddenly he was at work at something. This sight was odd and new to look at. For a few seconds it had no meaning to the Virginian as he watched. Then his mind grasped the horror, too late. Even with his cry of execration and the tiger spring that he gave to stop Balaam, the monstrosity was wrought. Pedro sank motionless, his head rolling flat on the earth. The man had struggled to his feet before the Virginian reached the spot, and the horse then lifted his head and turned it piteously round.
>
> Then vengeance like a blast struck Balaam. The Virginian hurled him to the ground——

What had Balaam done to the horse? What was the sight "odd and new to look at"? What was the "monstrosity" that had been wrought? Why did the horse turn its head "piteously" toward the Virginian? You do not know. As you read you forget to be curious. You are mad with the horror of the hinted torture and you cry to the Virginian, "Stamp the man into the earth for his infamy!" And when the Virginian does it, you love him because he has once more shown himself to be "Mr. Everyman" who hates cruelty and punishes the cruel.

What did Balaam do to the pony?"—this the question to Mr. Wister at the lunch at the Bellevue—or rather, *after* the lunch.

Mr. Wister explained—it was frightful. It was an act that made you peer with a heart full of loathing into the viperous depths of the soul of the beast in man—the beast that, once in control, uses man's reason only to refine upon cruelty and to make it excruciating. "You see, I couldn't put in that," said Mr. Wister. "I did write it, but after thinking and talking it over I decided that it must be left out of the book."

"But, although the fact is more shocking, more sickening, your hint of it raises a more tremendous feeling in the mind. Things hinted are mightier than things told."

"That's exactly it," answered Mr. Wister. "The reader gets the impression, doesn't he? And he is spared the sickening physical shock which the plain fact would give him."

The Greeks with their famous artist instinct permitted no murders on the stage—murder was related by a messenger. They reasoned that tragedy should appeal to the imagination, not to the senses; that the tragedy-writer's art lay in so rousing the imagination of the audience that it was stirred to the depths by the recital of the murder, yet was not sickened and revolted as it must have been had it actually seen the murder. It had been fanned by the awful breath of the hateful wings of the spirit of murder and the angel of death; it had had the moral lesson without the immoral, the demoralizing spectacle.

Mr. Wister, in that notable episode, has followed the Greek injunction, has followed it in a way that gives one an insight not only into his methods of work but also into the man himself.

"Another novel of the far West?"

"Oh, yes. But first I shall write a story round a New England superstition. Would you believe that within sound of the whistle of the New York, New Haven and Hartford locomotives there are people, many people, who believe in vampires?"

"Not really vampires—persons in human form who suck the blood of their fellow-beings?"

"Yes, the real, old-fashioned, Arabian Nights vampires. I think it should make an interesting novel."

"And then you will write the Western story?"

"Yes—of a somewhat earlier day than The Virginian. It will be a broader story, too—taking in the whole of pioneer life—Indians, hunters, first settlers, cowboys, desperadoes and all."

That is interesting news. For the essence of America thus far is the pioneer. We are all, even to the Eastern seaboard, but tenants of the house he built; the immediate heirs of what he conquered from the wilderness, from the Indian, from the outcasts of his own race flung frontierward, and there his worst enemies. And the pioneer is the true American under the veneer—why else does this Virginian seem to be "Mr. Everyman" to Americans north, south, east and west? Why else do we so strongly admire his education to manhood, the same as that superb elemental education which Xenophon says was given to the Persian youth—"to ride, to shoot and to speak the truth." To ride—that is, courage, strength, physical grace; to shoot—that is, the clear eye, the steady nerve, the accurate, the measuring brain; then that powerful climax, to speak the truth—that is, the whole of manhood, the topmost peak of moral courage.

Mr. Wister can tell a thrilling story—and to be interesting is the first requisite for him who seeks public attention. But he has done, will do again, far more than that. In him there is the potentiality of books greater than The Virginian and preaching, without seeming to do so, the same gospel. No new gospel is this that burns in Mr. Wister's books and shines in his eyes and gives form to his mind and character, but the grand old gospel of true Americanism—not fighting, though ample capacity for fighting should justice reluctantly demand it; not braggadocio and shrieking for strenuosity, but manhood, broad and simple and sincere.

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$15 Monte Carlo Coats reduced to $10.

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We are also closing out our Sample garments at one-half of regular prices.

Catalogue, Samples and Bargain List sent *free* upon request. Be sure to say that you wish the *Winter Catalogue and Reduced Price Samples.* If the garment which you order is not satisfactory, return it promptly, *and we will refund your money.*

Our new Spring Catalogue will be ready January 20th; every well-dressed woman should have a copy. Write to-day, and we will mail you one, with a line of new Spring Samples, as soon as issued. Be sure to say that you wish the *New Spring Catalogue and Samples.*

THE NATIONAL CLOAK COMPANY,
119 and 121 West 23d Street, New York.

MAXIMUM LIGHT — MINIMUM COST

The "Best" Light

is a portable 100 candle power light, costing only 2 cts. per week. Makes and burns its own gas. Brighter than electricity or acetylene, and cheaper than kerosene. **No Dirt. No Grease. No Odor.** Over 100 styles. Lighted instantly with a match. Every lamp warranted.

Agents Wanted Everywhere

THE "BEST" LIGHT CO.
525 E. 5th St., CANTON, OHIO

OWNERS OF ORIGINAL PATENTS

About 75% of the Men

in mercantile and professional life owe something of their success to their personal appearance. The leisure class owes still more to the same cause. The few gentle geniuses succeed in spite of it. Personal appearance is largely a matter of dress. Dress is largely a matter of the Cravat. This was understood by some as far back as the days of Beau Brummel, but it is only the later section of the present generation of men who have fully grasped it. The well-groomed man of to-day, when he must economize on other articles of apparel, buys ten Cravats where his daddy bought one. There is a 96-page text book called

"THE CRAVAT"

It tells of the What, Where, When and How of a Man's Cravat—Its Names and Shapes, Its Tying, Its Care, Its Selection, Its Various Forms for Special Occasions and Functions, Its Color Scheme, Its Adjuncts: Pins, Fasteners, etc., Its Don'ts, in fact

All About a Man's Cravat

It is profusely and sumptuously illustrated by one of the foremost artists of America. The first edition cost the publishers over $15,000, but **you can have a copy for the asking,** by sending this Advertisement with your address and 6 cents in stamps to the Publisher, **JAMES R. KEISER, 132-134 Fifth Ave., New York.** *If you prefer a bound copy, de Luxe edition, send $1. in stamps.*

LEARN TO WRITE ADVERTISEMENTS

The knowledge of Advertising is daily proving to scores of ambitious men and women a big help in their present position and a help to better positions—it is THE NEW EDUCATION BY MAIL. The possession of this modern, important qualification means greater opportunities for you in your business life. Large prospectus, sent free on request.

PAGE-DAVIS CO.
Suite 18 90 Wabash Ave., Chicago

PAGE-DAVIS CO.

WEBSTER'S INTERNATIONAL DICTIONARY

A CHANCE

for an honest, energetic man to make money on an honest, ready-selling proposition. If you mean business write

G. & C. Merriam Co. Springfield Mass.

Clean Hands

For every one, no matter what the occupation, by using

It removes INK, TAR, GREASE, PAINT, IRON-STAINS, and, in fact, everything foreign to the color of the skin, simply by using with soap and water. It never becomes foul or carries any contagion, and will not injure the most delicate skin, as is done by the use of pumice-stone, bristle brushes, etc.

Price, **25 cents each.** For sale by all dealers in Toilet Goods. Mailed on receipt of price. *Agents Wanted.*

Bailey's Won't Slip TIP

This Tip won't slip on ANY SURFACE, on smooth ice, or mar the most highly polished floor. It is made of the best quality of rubber, and will wear ten times as long as others. The TIP IS FIRMLY SET in a CUSHION, which is EASY and noiseless, to the bottom of the Crutch or Chair. Made in five sizes, internal diameter: No. 17, ⅝; No. 18, ¾; No. 19, ⅞; No. 20, 1"; No. 21, 1⅛". Mailed upon receipt of price. **30 cents per pair.**

Catalogue of Everything in Rubber Goods, FREE.

C. J. Bailey & Co., 22 Boylston St., Boston, Mass.

That's Aunt Ann. Doesn't she look upset? Well I would too if I got a note like the following:

Dear Ann:

I'm sorry Mary's left, but I'm more sorry to see your hands becoming rough and red: that's a sure sign you are using cleansers which ruin your clothes as well as your hands. Cleansers that injure the hands will injure everything they come in contact with. Why in the world don't you use BORAX? It makes washing quick and easy. It makes clothes whiter than anything else you can use. It preserves colors and is above all absolutely harmless, keeping the hands soft and white and preserving clothes. If you doubt this ask your physician. He recommends it for washing out baby's mouth. It saves time, saves soap and saves wear on clothes.

Ask your grocer for "20 Mule Team Borax"

There are substitutes adulterated with soda

If BORAX were better understood, it would be constantly used in every household as a helpful economy. You can learn more about it from the quaint booklet, "Borax—Come In." Sent on receipt of a two-cent stamp. Address Department E, Pacific Coast Borax Company, Chicago.

$30 DIAMONDS

Special Sale Men's Rings

An after Christmas clean-up of choice old size diamonds. New 1903 star cut setting, choice of either solitaire diamond, two stone (diamond and ruby) or three stone (diamond, ruby and sapphire) **$30.00. $6.00 cash and $3.00 per month, or $27.00 net, all cash.**

Mountings 14 Karat Gold. **Hand-Made. We guarantee** weight and quality of stones. Diamonds are large, fine and brilliant. Rubies and sapphires are best quality, genuine stones. **SENT FOR EXAMINATION.**

Pay nothing in advance. We pay express charges. If not satisfactory and the best ring offer you know of, send them back **AT OUR EXPENSE.**

Any diamond bought of us can be exchanged for larger diamond any time at full price. Save every pay-day and own diamonds. They never wear out.

"How to Buy a Diamond" explains our very low prices and shows the newest rings, pins, studs, earrings, and brooches. **Mailed to send it FREE. Write**

Valuable Booklet FREE

GEORGE E. MARSHALL, 101 State Street, Chicago, Ill.

Reference—First National Bank of Chicago.

If You Have Talent for

DRAWING

cut this out and mail it with your name and address, and get a free Sample Lesson with terms and twenty portraits of well-known newspaper artists and illustrators.

NEW YORK SCHOOL OF CARICATURE,

Studio 85 World Bldg., N. Y.

O'S HEAD

(*Continued from Page 8*)

arranged it all time and time again. Now that I had re-masted her and overhauled her copper and painted her inside and out, the subject had bobbed up again; and as I couldn't make any objection, and as the moon for the first time in seven years had happened to be full at the same moment when the vessel happened to be free, Sasa informed me (in the autocratic manner of lovely woman dealing with an old softy of a retired sea-horse) that the invitations were out, the music engaged, and that my part was to plank down fifty dollars, keep my mouth shut and do what I was told.

I perceived from the beginning that there was something queer about the trip, for Sasa, usually so communicative, could scarcely be induced to speak of it at all; and then when she did it was with such a parade of mystery and reserve that I felt myself completely baffled. However, like the jossers in the poem, it wasn't for me to reason why, and I obediently ran about the beach, did what I was bidden and discreetly asked no questions. I confess, though, that on the day itself my curiosity began to reach the breaking point; when I was told, with gentle impressiveness, that I was to remain in my house till the minute of nine forty-five, pull off quietly to the Nukanono, board her by the forechains and crouch there in the bow till I was told to get up!

It was a glorious moonlight night as I got into Joe's boat and saw the Nukanono across the bay, her loosened sails flapping in the first faint breath of the land breeze and her booms sparkling from end to end with Chinese lanterns. The water was like black glass, the outer reefs for once were silent, and the downpouring air from the mountains was fragrant with *moso'oi*, and so warm and scented against the cheek that I doubt not but what you could have smelled Upolu ninety miles to leeward. As we drew nearer, the sound of girls' laughter, the tuning of musical instruments, the hum and talk and gayety of a large company floated over to us from the schooner's deck, wonderfully mellowed by the intervening water and (as it seemed to me) softened into a sort of harmony with the night itself.

However, I did not allow these reflections to put me off my duty or make me forgetful of the strict commands I had previously received from Sasa. I came up softly under the bow of the Nukanono, dismissed Joe in a whisper and climbed silently to my appointed station. I had not been there a minute when I felt Sasa's hand on my shoulder and heard her say softly in my ear, "*Malie*," which in Samoan means good or well done. Then she slipped away and I heard her with sweet imperiousness ordering about the crew and bidding them slip the moorings. We had hardly got steerageway when I heard a commotion aft, a choking, angry voice that sounded through the hubbub like Silver Tongue's, a quick, fierce, violent struggle, and then suddenly the companion hatch went shut with a bang. Even as it did so the forehatch followed with a crash and everybody began to cheer. From below there rose the sound of thumping, smothered Teutonic protests, and a long, poignant and unmistakably feminine wail.

"All finish, Captain," said Sasa, coming up to me cheerfully.

"Would you mind telling me what it's all about?" I asked.

"Just a little *tongafiti* to bring loving hearts together," said Sasa. "They threw Silver Tongue down the after hatchway, while me and the girls we pushed Rosalie down the forehold. There they are all alone in the dark with five hours to make it up!"

I could not help laughing at Sasa's plan, especially when under my feet I began to hear more frenzied thumping and more feminine wails. Then I recollected there wasn't five feet of headroom below, and that the place, even with the hatches off, was hot enough to boil water in.

"They'll die down there, Sasa," I said.

"No fear," said Sasa. "Rosalie is half Samoa, and as for Silver Tongue—if he get roast like his own bread nobody care a banana."

"But Sasa——!" I protested.

"Now you go flirt with some my girls," she said, "and don't bother your old head about nothings!"

"But my dear girl——" I protested.

"They'll do very nicely, thank you," said Sasa, interrupting me, "and if they're hungry isn't there ham sandwich? And if they're thirsty isn't there claret punch in a milk can?

When you play with Bicycle Playing Cards you hold Good Cards.

Bicycle cards always wear well. Sold by dealers. Popular price. Order by name. 2 backs. Design shown is "Automobile" back, copyrighted, 1902, by

The U. S. Playing Card Co.
Cincinnati, U. S. A.

We will send 128-page Condensed Hoyle for 10c. stamps, if addressed to Dept. 27.

Cash

For Your Farm, Home, Business, or other property

(no matter where located or how large or small) may be obtained through me. Send description, state price, and get full particulars free. Established 1890. Highest references. Offices in 14 cities, from Boston to San Francisco.

W. M. OSTRANDER, 1421 N. A. Bldg., Philadelphia

Embroidery Designs

A warm iron transfers the design to any material. On receipt of 20 cents I will send a catalogue showing hundreds of designs and about 24 styles of initials. After you receive the catalogue you may select 20 cents' worth of designs, which I will send you free of charge.

JOSEPH WALKER, Box E. P., Irvington, N. J.

BEST SMALL FRUITS Standard and improved varieties of Raspberries, Blackberries, Gooseberries, Currants, Grapes, Strawberries, etc. Every plant grown and guaranteed by me. Ship only clean, vigorous, well-rooted, fresh-dug plants that give results. Write for late catalog.

ALLEN L. WOOD, Wholesale Grower, Rochester, N. Y.

THE EQUITABLE

HENRY B. HYDE FOUNDED

STRONGEST IN THE WORLD

JAMES W. ALEXANDER PRESIDENT

JAMES H. HYDE VICE PRESIDENT

A GOOD RESOLUTION

for 1903 would be to save something from your income.

An Equitable Endowment policy will not only help you to save something during 1903, but will help you to save during every year for 15 or 20 years — and will assure your life in addition.

A resolution of this kind will not benefit you—or your family—unless it is carried out. If it is acted upon, the money you might waste will be saved.

If you would like to accustom yourself to saving something each year, fill out coupon below

(Vacancies in every State for men of character to act as representatives. Apply to Gage E. Tarbell, 2d Vice-Pres.)

THE EQUITABLE LIFE ASSURANCE SOCIETY

120 Broadway, New York Dept. No. 30

Please send me information regarding an Endowment for

$.....if issued at.....years of age.

Name.....

Address.....

True Elegance
Within Reach

We carry a large stock of top-grade, elegant, massive beds and furniture to please the most genteel, refined tastes—the same qualities or better than sold by "art" dealers and minus only their fancy profits. In our business of many million dollars a year, large profits on single sales are not necessary. Our mammoth purchases direct from manufacturers at spot cash figures, and our large sales direct to consumers, saving agents' and dealers' profits, make possible our extremely low prices for first quality goods.

We offer here a massive, heavy post bed made from solid brass tubing (not covered iron tubing ordinarily used in this pattern of bed). It is finished in a superior manner with English lacquer and with the proper care will last a life-time. Has a 2-in. post, filling ⅝-in., top rods ⅝-in., knobs 3¼-in. Height at head, 63 in., height at foot, 43 in. Is carefully wrapped in flannel and boxed for shipment so as to insure perfect delivery. Can be furnished in four widths: 3 ft., 3½ ft., 4 ft. and 4½ ft. Is 6½ ft. in length. Weight, boxed for shipment, 300 lbs.

Retail Price, $35.00. Our price (Order No. 1155) **$22.75**

WRITE TO-DAY for our Special RS Catalogue, showing a very large assortment of brass beds and other furniture of handsome design. You will be surprised at our uniformly low prices on fine goods dealers would ordinarily charge you almost double for. Send at once before you forget.

Montgomery Ward & Co., Chicago
ESTABLISHED 1872

Outdoor Sports
California

May be indulged in the year round—golf, tennis, automobiling, sailing, kodaking, fishing. No cold weather.

Take the luxurious ***California Limited,*** Chicago to Los Angeles and San Francisco. You will enjoy the dining car service.

Why freeze at home?

The California tour described in our books; mailed for 10c. in stamps. Address General Passenger Office, Atchison, Topeka & Santa Fe Railway, Chicago.

Santa Fe

Deposits Earn 5%

Capital and Surplus $1,100,000

Assets $1,600,000

DEPOSITS may be made or withdrawn at any time and bear earnings for every day invested. Paid quarterly by check. Read following extracts from letters of depositors:

"I know of no better conducted or safer institution to deal with."

"I have found the Company very prompt in payment of interest."

"I believe no investment is safer."

Under State Banking Dept. Supervision

Our business is non-speculative. Write us for full particulars.

INDUSTRIAL SAVINGS AND LOAN CO.
1135 Broadway, New York

And as for lights—true lovers don't want no lights!"

"Well, Sasa," I said, "I dare say it's a bright idea and that you deserve the greatest credit for arranging it all—but for the Lord's sake, let me off the ship before you remove the hatches."

"Oh, no," said Sasa, "everybody stay and see the fun!"

Fun, indeed, I thought, as I heard a terrific pounding below and an uproar that would have been creditable to a sinking liner. The deck shook with sledge-hammer blows and a lot of glasses tumbled off one of our improvised tables. Then we heard what was obviously a revengeful wrecking of the whole ship's interior—the smashing of crockery and lamps, a tramping and a kicking and a throwing down of everything that was loose or could be wrenched off, together with a hollow, reverberatory boom of German profan——! No, I won't be unjust, and one really couldn't hear good. Sasa stamped on the deck with her little foot and cried out: "Be quiet, you silly baker!" But the silly baker only roused himself to a renewed ferocity, and instead of calming down went off again like twenty-five bunches of firecrackers under a barrel. And large firecrackers, too.

Off and on he must have kept this up for more than an hour, then at length he subsided, finding, I suppose, that one German baker, however infuriated, was unable to make an impression on a three-inch deck. By the end of the second hour we had forgotten all about him, for heeling over in the pleasant breeze and what with singing and telling stories and flirting in the moonlight we were all too happy and too busy to take thought of the stifling lovers below our feet. Occasionally I had a haunting sense of a day of reckoning, but I held my peace and forebore to disquiet my pretty hostess, who was the life and soul of the whole party aboard, and whose silvery laughter chimed in so sweetly with the tropic night and the rippling gurgle of water along our keel.

It was past three o'clock when we picked up the Mission light and ran back to our moorings off the Firm. Then the question arose as to who would uncage our love-birds and bear the first brunt of Silver Tongue's explosion. I confess I was very little eager for the job, and felt a peculiar sinking in the region of my watch-pocket as we unlocked the after-hatch and rolled it softly back, Sasa, with a bull's-eye lantern penetrating the gloom with a dazzling circle of light. It fell on the figures of Rosalie and Silver Tongue seated on a settee and locked in each other's arms. Rosalie was asleep, with her graceful head lying on Silver Tongue's breast and her long lashes still wet with tears. The baker, his face crimson with heat and streaked with rivulets of perspiration, looked up at us grimly through a sort of mist. I waited for him to spring to his feet and throw himself like a lion on my shrinking form; but instead of doing so he pressed his arms closer round Rosalie and smiled—yes, by Jove—smiled—and, if you'll take the word of a retired master-mariner, winked—with a peculiar, tender and calfish expression that in anybody else would have been called skittish.

"How goes it, old man?" I said.

"Gaptain," he returned in the tone of a clarionet tooting a love-passage in grand opera, "me and Rosalie invites you all to the Bublic Hall to-morrow night to dance at our wedding!"

A South Seas' Central

THE telephone, apparently, is as yet only in its infancy, so far as the development of its usefulness to mankind is concerned. Even the most remote parts of the earth and the most inaccessible localities are being brought into touch with the rest of the world by the help of this wonderful instrument. A traveler who visited the monastery of St. Bernard recently was almost shocked to discover that the establishment is equipped with telephones, which place it in communication with civilization even in the depth of winter.

The islands of the Hawaiian group, which are separated from each other by long distances over water, are now connected together by long-distance telephones. It seems likely that before very long—thanks to the invention of Professor Pupin, which appears to remove the limit on telephoning—the archipelagoes of Polynesia will be similarly joined, and it will be practicable to talk from Fiji to Samoa, or from Tonga to the Gilberts. No portion of the habitable globe, it may be supposed, will be isolated in any true sense, or cut off from the interchange of intelligence.

TECHNICAL EDUCATION
FOR THE PEOPLE

Instruction by Correspondence under the Supervision of Resident School Teachers

ARMOUR INSTITUTE OF TECHNOLOGY.

Correspondence Courses in

ENGINEERING

Mechanical	Mechanical Drawing	Perspective Drawing
Electrical	Stationary	Telegraphy
Locomotive	Marine	Sheet Metal Work
Navigation	Civil	Architecture
Heating, Ventilation and Plumbing	Textile Design and Fabric Structure	Textile Chemistry and Dyeing

Cotton Spinning, Woolen and Worsted Spinning
Textile Manufacturing under foremost authorities
Also 40 short special Engineering Courses

Students are under the instruction of the very men who preside over the laboratories and teach the classes of the Armour Institute of Technology. All work therefore will receive full credit toward resident work at the Armour Institute should the student at any time continue his studies there. *For example:* Parts 1 to 6 of Mechanical Drawing mastered under these auspices will be accepted as entrance preparation on that subject to the College of Engineering.

¶ *In addition to their regular instruction papers, students in full engineering courses are provided with a Technical Reference Library (in ten volumes) as a help in their studies.*

Full particulars and catalogue may be had upon request. State course in which you are interested and present occupation.

AMERICAN SCHOOL OF CORRESPONDENCE
at
Armour Institute of Technology
CHICAGO, ILL.

Mention THE SATURDAY EVENING POST

Advertising Writing as a Money Making Business

And How It Is Taught

By GEORGE H. POWELL

SKILL ACQUIRED BY MAIL INSTRUCTION IN DEMAND AT INCOMES RANGING FROM $100.00 TO $500.00 A MONTH

IT HAS been suggested that I tell the readers of THE SATURDAY EVENING POST something about the inducements offered in the field of advertising writing to young men and women who are willing to prepare themselves for the work. This space, however, is too limited to enter into much detail, and a few facts must suffice.

In the first place, we must consider that modern advertising dates back only about a dozen or fifteen years, previous to which time a catchy advertisement was practically unknown. In those earlier days the great department store used a column ad., where to-day a page is found necessary. And as the advertising expenditures have doubled and quadrupled, the volume of business has more than kept pace with this ever-increasing outlay.

A dozen years ago a mere handful of men occupied recognized positions as advertising managers, while to-day there are probably three or four hundred, and yet it is a very small army—much too small, and altogether out of proportion to the wonderful increase of the advertising appropriations. The demand for *good* ad.-writers cannot be met, and this condition must of necessity exist for years to come. In fact, like all comparatively new arts, the art of ad.-writing lacks skilled workers. A young man or woman possessed of a common-school education can, under proper instruction, added to reasonable diligence, finally be sure of a fine weekly salary. Those who draw from $4,000.00 to $15,000.00 annually are the picked workers, and yet positions at these high salaries are steadily multiplying. There will always be this "something better" to strive for.

To show how utterly out of proportion are the present salaries paid advertising writers and managers, a comparison will be of interest. With over 200,000 miles of steam railway in the United States, employing 1,000,000 men, the combined earnings for 1901 were $1,500,000,000, while salaries reached the enormous sum of $600,000,000. Now the total amount spent for advertising in the same year was nearly half the earnings of the railways, but the salaries paid advertising men and women were so small as a whole that comparison is useless, since it does not amount to one per cent.!

Conservative authorities agree with me that nearly one-half of the money spent for advertising is wasted, for want of proper attention and service, while nearly seventy per cent. of all the new advertisers drop out of the race for the same cause! Is it any wonder, then, that high salaries await bright people who have been trained to attract attention and create business?

I established my school at the urgent suggestion of notable advertising men who saw the need of really expert instruction. There were other ad.-schools in existence; but, like all new things, only limited results were produced. Fulton built the first and original steamboat, but it is hardly to be compared with the 1902 ocean greyhound. To-day the Powell System is recognized by all authorities as the standard and best.

Carter Ink Ad. by Samuel Mosser, Reading, Pa.

The chief fault of the early ad.-schools lies in lack of understanding as to limitations, and instead of loading up students with superfluous news and detail about matters really foreign to the duties of the ad. writer, the concentrated efforts ought to be along the line of the actual writing of ads. In this way, largely, is the Powell System superior to all others. Take the synonym question as another example: I supply a work of nearly 600 pages, instead of dabbling in three or four so-called "lessons" that are of no practical value. The Powell System proper—by which I mean the actual correspondence instruction itself—consists of lessons on all lines of ad.-writing, and following the student's work comes my personal criticisms, corrections, etc. No books are used in this main branch, because it is not practical or beneficial. *Printers' Ink*, the well-known journal of advertising, in commenting recently on a large book, or so-called "encyclopedia" offered by an ad.-school, truly said:

"Students from the rural districts will find ——'s Publicity the nicest book for drying and pressing flowers that ever happened. It is a great thing in itself. It is a greater thing to accomplish a distribution of the edition."

The Powell System differs from book instruction in that I personally supervise and direct each student's advertising education as he or she requires, and no form letters for criticisms are ever used. What books I do furnish are for a supplementary purpose.

On this page I reproduce several specimens of fine ad. work by my students, who are taught originality to such a high degree that they become prize winners and valued employees in the shortest possible time.

My instruction system is so superior to all others that I always court investigation by giving full addresses to all testimonials I publish. The more skeptical you are the better I am pleased, because I have bushels of proof to finally convince you. Suppose you write those students, whose portraits appear above? Or, if you are a hard-headed business man and wonder whether I am really an expert, you may be interested in the testimony of the Secretary of the Severne Wine Co., Himrod, N.Y., who says that my instruction and advice increased his business about four-fold; by actual test. I will gladly send you his letter, together with my complete and instructive Prospectus and full explanatory matter, if you will only write me. My address is George H. Powell, 172 Temple Court, New York.

SAMUEL MOSSER, Reading, Pa. — J. M. KEMPER, Dayton, O. — MISS E. ANNA ROE, Monroeville, O. — HERBERT G. VEASEY, Bradford, Mass. — C. W. GREENE, Buffalo, N. Y.

Shawmut Soap Ad. by J. M. Kemper, Dayton, Ohio

PEARLINE
MAKES WASHING
A WOMAN'S WORK
Try Pearline
for washing Blankets
It saves at every point. Coarse things
easily washed by delicate women. Fine ones
safely washed by strong women.
By saving most of the rubbing
Pearline saves most of the wear
J 104

First Prize Ad. in Pearline Contest. Won by Mr. F. G. Rogers, after taking only about half the Powell Course.

XUM

A Stump Speech

The size of the stump tells the quality of the pencil.

DIXON'S
American Graphite
PENCILS

are used so short they're frequently put in holders to finish. This tells their *real* goodness from one end to the other—*not-not a break.* Cased in finest, straight-grained cedar, leads wear longest—leads are strongest. It's a delight to write with a Dixon American Graphite. Try it. At all dealers everywhere.

JOSEPH DIXON CRUCIBLE CO.
Jersey City, N. J.

Booklet X *free.*

Sealed Book

it is to most men—that world-moving force we call **Salesmanship.** *Yet it is more easily acquired than is reading or writing. Possessed by clerks and salesmen it* **compels large salaries.** *To retailers it gives an enormous advantage over competition.*

WE TEACH IT BY MAIL SUCCESSFULLY

A tremendously interesting Book of Particulars is yours for the asking

Write Immediately!!!

Bauer Correspondence School of Salesmanship
35 Union Square NEW YORK

TRADE **Flinch** MARK REGISTERED

More simple than authors
More scientific than whist

Flinch is certainly proving to be the greatest of all Kalamazoo's famous games. — *Chicago Inter-Ocean.*

Instantly popular. 150 finest quality cards.

50c

Gilt edges $1.00 Everywhere games are sold—or postpaid from us. Your money back if you want it.

Sample card and instructions FREE.

FLINCH CARD COMPANY 194 Burdick St. Kalamazoo, Mich.

A LOAN!

LEARN SHORTHAND AND MOVE UPWARD!!

You may not know it, young people, but there's nothing in all the world like shorthand-work to lift you to higher and better things. We have you at Remington Typewriter, train you in its use and in Gregg Shorthand by mail (same—help you find a position in any city you choose. Very low tuition. You may earn something while learning—we show you how.

MERCANTILE STENOGRAPHIC INSTITUTE, 195 CANAL, CHICAGO

PLAYS for Home Theatricals. For 10 cents we send 8 Complete Plays, also 100-page Catalog of Theatrical Goods, Wigs, etc.
BATES PLAY CO., Box 1540J, Boston, Mass.

BREAKS IN BUSINESS

(*Concluded from Page 9*)

customer had failed to notify its buyer in the market that a sudden demand for goods which were on his "buying list" had made it necessary for them to be ordered by wire. The buyer had made several stops on his way to the city and was in ignorance of the fact that these goods had already been bought. Had this whole transaction been properly made the buyer in the market would have been advised by wire that the order had been telegraphed to the house; the letter to the house would have read: "Confirming our telegram of November 10," etc.; then the buyer would have found a similar letter of confirmation from his own house awaiting him at the wholesale house.

If any illustration is needed to emphasize the point that some businesses are capable of being ruined by "breaks," let me cite the history of a young man, in an Eastern State, who originated a crayon portrait business. Substantially his advertisements offered to teach the art of making these portraits for a small sum—say five dollars. This covered the necessary tools of the craft and also one finished portrait and a solar print, the latter to be finished by the pupil. Students showing proficiency in the process were furnished with other photographs, and the corresponding solar prints which were to be finished in crayon. Almost immediately the business suddenly leaped into large proportions and the mail came literally in dray loads.

Just as it seemed certain that the business would bring its originator a very large fortune the "break" upon which it was destined to suffer shipwreck appeared. It was of a most curious and unexpected nature. Most of the photographs were of deceased relatives and friends of the patrons of the business and many of them were the only likenesses in existence of the persons in question. Consequently they could not, if lost or destroyed, be in any manner replaced, and they had an associational value to their owners which could not be covered by any monetary consideration.

Very soon the manager of the business discovered that scores of these priceless photographs were being accidentally lost or destroyed while in the care of the "finishers." As the latter were scattered over the entire country, all efforts to secure from them a satisfactory account of these missing mementos were futile.

The owners of these invaluable portraits then appealed to the United States Post Office authorities. Hundreds of these complaints were forwarded to Washington and the Post Office Department promptly sent special agents to make a thorough investigation. They found a large room literally filled with great stacks of remittance letters. After a searching investigation it was officially detected that the business was honestly conducted, but that its continuance would not be feasible unless some method could be devised by which the "breaks" resulting in the loss and accidental destruction of the priceless photographs might be effectually guarded against.

As the proprietor of the business was not equal to this task he at once gave up an enterprise which promised to make him very wealthy, facetiously declaring that he had been "ruined by the babies of the country." This was almost literally true, as most of the missing photographs were unreclaimable because they had been destroyed or lost by small children in the homes to which they had been sent as models for the finishing of the enlarged portraits.

A "break" which must prove very expensive in any large establishment is an ineffective method of assembling and posting mail matter. This leakage is so common that it is entitled to be classed as practically universal. One item in this leakage is the sending of several separate letters to the same person or firm at the same time. Often a big wholesale house will have ten different items of correspondence from as many departments going to a customer by the same post. One or two stamps instead of ten will carry them when all the items are assembled in one envelope. By the organization of an efficient "private post office" a large institution can save from $5000 to $20,000 a year in postage expense. Of course, the latter figure is large, but in the case of a great mail-order house this is easily possible.

These examples will serve to indicate that the head of any house can spend a part of his time to very great advantage in a careful search for "breaks" and errors that are due to defects in the methods which govern the routine discharge of business.

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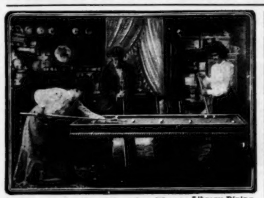

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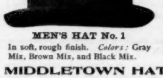

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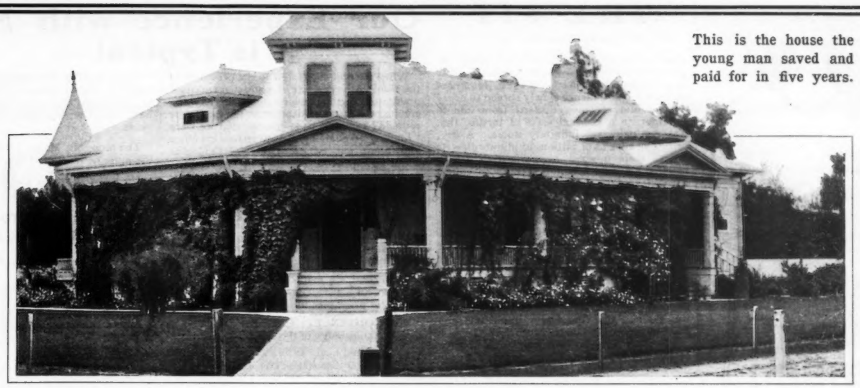

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THE PIT

(*Continued from Page 11*)

every tiniest nerve in his body. It would begin as he lay in bed—counting interminably to get himself to sleep—between his knees and ankles, and thence slowly spread to every part of him, creeping upward, from loin to shoulder, in a gradual wave of torture that was not pain, yet infinitely worse. A dry, pringling aura as of billions of minute electric shocks crept upward over his flesh, till it reached his head, where it seemed to culminate in a white flash, which he felt rather than saw.

His body felt strange and unfamiliar to him. It seemed to have no weight, and at times his hands would appear to swell swiftly to the size of mammoth boxing-gloves, so that he must rub them together to feel that they were his own.

He put off consulting a doctor from day to day, alleging that he had not the time. But the real reason, though he never admitted it, was the fear that the doctor might tell him what he guessed to be the truth.

Were his wits leaving him? The horror of the question smote through him like the drive of a javelin. What was to happen? What nameless calamity impended?

"Wheat-wheat-wheat, wheat-wheat-wheat."

His watch under his pillow took up the refrain. How to grasp the morrow's business, how control the sluice-gates of that torrent he had unchained, with this unspeakable crumbling and disintegrating of his faculties going on?

Jaded, feeble, he rose to meet another day. He drove downtown, trying not to hear the beat of his horses' hoofs. Dizzy, stupefied, he gained Gretry's office, and alone with his terrors sat in the chair before his desk, waiting, waiting.

Then far away the great gong struck. Just over his head, penetrating wood and iron, he heard the mighty throe of the Pit once more moving, the sullen thunder of the Niagara. And then, once again, the limp and raveled fibres of being grew tight with a wrench. Under the stimulus of the roar of the maelstrom, the flagging, wavering brain righted itself once more, and—how, he himself could not say—the business of the day was dispatched, the battle was once more urged. Often he acted upon what he knew to be blind, unreasoned instinct. Judgment, clear reasoning, at times, he felt, forsook him. Decisions that involved what seemed to be the very stronghold of his situation, had to be taken without a moment's warning. He decided for or against without knowing why. Under his feet fissures opened. He must take the leap without seeing the other edge. Somehow he always landed upon his feet; somehow his great, cumbersome Engine, lurching, swaying, in spite of loosened joints, always kept the track.

Luck, his golden goddess, the genius of glittering wings, was with him yet. Sorely tried, flouted even, she yet remained faithful, lending a helping hand to lost and wandering judgment.

(TO BE CONTINUED)

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When Mr. Vanderlip was Assistant Secretary the exactions of that office made him seek Sunday recreation. He tried golfing as a diversion and exercise. The links was near Cleveland Park, not far from the suburban home of his chief. Proudly in his knickerbocker golf suit of bright and striking pattern Mr. Vanderlip stalked across the fields to pay his respects to Mr. Gage.

The sentiments provoked in the mind of that venerable financier by his colleague's gay and unaccustomed attire were gravely concealed, but when, after a pleasant exchange of courtesies, the Assistant Secretary rose to go, Mr. Gage extending his hand, said:

"Mr. Vanderlip, but for the fact that I know you thoroughly as a Christian gentleman, and have the most implicit faith in your ideals of citizenship, I should be tempted to believe that you had been induced to engage in a game of sport on the Sabbath day."

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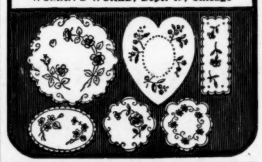

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